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**DEMAND- SIDE FINANCING IN EDUCATION: A CRITICAL EXAMINATION OF A GIRLS'
SCHOLARSHIP PROGRAM IN MALAWI- (CASE STUDY)**

A Dissertation Presented

by

ABRAHAM SINETA

Submitted to the Graduate School of the
University of Massachusetts Amherst in partial fulfillment
of the requirements for the degree of

DOCTOR OF EDUCATION

SEPTEMBER 2012

Educational Policy, Research, and Administration

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**DEMAND- SIDE FINANCING IN EDUCATION: A CRITICAL ANALYSIS OF A GIRLS' SCHOLARSHIP
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DEDICATION

This dissertation is dedicated to my children: Blessings, Joshua and Abigail from whom I drew the inspiration to complete my studies. These children are all that I have and would like them to succeed in their education just like dad.

ACKNOWLEDGMENTS

It has been a long journey indeed to reach the successful completion of this dissertation. So many people have contributed in various ways to make this possible.

First I would like to thank the Lord God Almighty for keeping me in good health and giving me the strength and wisdom to write this dissertation. I also thank my children Blessings, Joshua and Abigail for letting me do this. I owe it to them a lot.

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Last but not least, I would like to thank the office of Education Zomba rural, CRECCOM and Ministry of Education Malawi for their support during my field research in Malawi. To all of you and to some which I might have forgotten to mention, I say thank you very much. (Zikomo Kwambiri).

ABSTRACT

DEMAND- SIDE FINANCING IN EDUCATION: A CRITICAL ANALYSIS OF A GIRLS' SCHOLARSHIP PROGRAM IN MALAWI- (CASE STUDY)

SEPTEMBER 2012

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Despite the push for universal education, many disadvantaged and poor children in developing countries still do not have access to basic education. This among other reasons is due to poverty where poor families cannot afford the cost of basic education even when it is 'free' of tuition (McDonald, 2007). Demand-side financing interventions such as scholarship programs are promising to be viable financing interventions of reaching out to the poor and marginalized children in order for them to access basic education. Although such financing strategies have been praised as having worked in mostly Latin American countries, very little is systematically known about how these interventions would work in poor African countries such as Malawi.

This study therefore examines demand-side financing strategy through an evaluation of a scholarship program implemented in Malawi. It uses qualitative mode of inquiry through in-depth interviews of 36 key participants as a primary method of data collection. In addition it

reviews program documents and conducts some cohort tracking on beneficiaries in Zomba rural district which is the site of the study.

The findings show that community based targeting was used in the program and proved successful in identifying the right beneficiaries in a cost effective manner. It seems to offer a model to be adopted for such interventions in low resource countries.

Findings further show that beneficiaries who received scholarships were able to persist however there was a substantial number that dropped out. There were a number of factors that caused this but it seems the internal motivation of beneficiaries to persist was very critical. This puts under the microscope an assumption that once scholarship is received, beneficiaries would persist in school.

Last but not least, the findings also show that an assumption that local communities will be able to sustain such programs might be but a mere illusion as communities view themselves too poor to do this.

Overall the study praises such programs as effective in targeting the poor and marginalized children however it puts a caution on assumptions about persistence & sustainability. It suggests further scrutiny on these assumptions to improve on the effectiveness of such programs and demand-side financing strategies in general.

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CHAPTER 1

INTRODUCTION

Background

Despite the push for universal education, many disadvantaged and poor children in developing countries still do not have access to basic education. Issues of access, equity and efficiency still pose challenges (Patrinos & Ariasingam, 1997). Challenges that, among other reasons, are due to poverty where poor families cannot afford the cost of basic education even when it is 'free' of tuition (McDonald, 2007). In order to deal with this situation, national governments of developing countries with the assistance of donor partners are trying various demand-side financing interventions to reduce the costs for poor families of sending children to school (Patrinos & Ariasingam, 1997). One of the interventions are 'scholarship programs' where poor and marginalized children (especially girls) are given funds to assist them meet the costs of going to school. This qualitative study looks at a scholarship program implemented in Malawi (specifically in Zomba rural district) from 2005-2009 with the aim of systematically analyzing and documenting its implementation process. It is hoped that this will generate rich information about the nature of issues that emerged during the implementation of this program for policymakers to learn from with the view of improving the design of similar programs in future.

Context of the study

Malawi is a landlocked country with a population of 13 million and a total area of 118,484 square kilometers located in Southeast Africa, east of Zambia and west and north of Mozambique. The economy is predominantly agricultural where agriculture accounts for one third of GDP and 90% of export revenues (CIA World Factbook, 2012). The national GDP (purchasing power parity- PPP) is \$13.77

billion (2011 estimate) with GDP per capita (PPP) of \$900 (CIA World Factbook, 2012). The majority of people are generally poor, with 53% living below the poverty line.

For governance purposes, the country is divided into 28 districts and Zomba is one of the districts located in the southeast. It has a total area of 2580 square kilometers which represents 3% of the country and a population of 583,167 (Zomba District Assembly, 2009, p. 2). In this district, poverty is widespread with 70% of the population living below the national poverty line; which makes it to be one of the three poorest districts in the country (Zomba District Assembly, 2009, p.15).

In terms of education, Malawi has a literacy rate of 74%. Its education system has three levels - primary education (grades 1 to 8), secondary education (forms 1 to 4) and tertiary education (University and colleges). Management of primary education is divided into 33 districts and Zomba rural is one of them (note that the number of educational districts is more than the governance districts because some of the governance districts have more than one educational district). Zomba rural as an education district is divided into 14 zones where a zone constitutes a cluster of 10 – 15 schools. This study was conducted in three zones where the Ambassadors girls' scholarship program (AGSP) was implemented.

One other critical factor to the context of this study is the status of HIV/AIDS in the area. It is estimated that the prevalence rate for HIV/AIDS in the district is 17.8% which is higher than the national average of 14%. This situation is worse for females who have a prevalence rate of 24.6% compared to 10.5% for males (Zomba District Assembly, 2009, p.77).

Scholarship programs as a financing strategy

Scholarship programs in this study are viewed as part of demand-side financing strategy which gives money or materials to beneficiaries in order to help offset some of the costs of going to school

(McDonald & American Institutes, 2007). Scholarship programs as demand-side financing stem from one of the three main working assumptions of using demand-side financing i.e. targeting social sector services to identified vulnerable groups (Ensor, 2004: Standing, 2004). Since it has already been reiterated in the literature that children from poor and marginalized groups fail to go to school because they cannot afford the cost of going to school (Bredie & Beeharry, 1998: Tietjen, Prather & Agency for International Development, 1991: Mason & Rozelle, 1998: Hannum & Park, 2002), scholarship programs have been used to finance these children to ensure that they attend school.

Underlying assumptions of Ambassadors girls' scholarship program(AGSP) as a financing strategy

Although scholarship programs have existed previously, a new wave of programs under the name 'Ambassadors girls' scholarship program (AGSP), have recently been implemented in Africa including Malawi to help poor and marginalized children attend and persist in school. The general underlying assumptions or premises under which these programs have operated on are:

- Eligible girls could be accurately identified,
- Scholarships could be delivered to these girls without undue diversions of funds
- Once received, the scholarships would have a positive effect on access and persistence of girls in school
- The scholarship program will be well received in the school and communities in which the program operated
- Schools and communities could find a way to sustain the scholarship program after external funds ended. (Chapman & Mushlin, 2008, p. 461).

This study will use the Malawi program as a case study to examine these assumptions and document the issues, which emerged from the implementation process.

Overview of the Malawi AGSP

Background of the program

The Ambassadors girls' scholarship program was implemented in Malawi from 2005 to 2009. It was part of the African Education Initiative announced by the Government of the United States of America to give educational opportunities for African children especially girls. AGSP is a response to issues of educational quality, inequity, and enrollments as they relate to girls' education in Africa (McDonald, 2007). The project was funded by the United States Agency for International Development (USAID) who contracted Winrock International to implement and manage the project in southern African countries. The contractor was to work through local NGOs in respective countries (Exegesis consulting, 2006). In Malawi, Winrock International subcontracted the Creative Centre for Community Mobilization (CRECCOM) which is a local Malawian non-profit to implement the project on the ground.

Goals and objectives of the program

The project's main goal was to give scholarships to girls (particularly orphans) who were at the risk of dropping out of school because of lack of financial support to meet the costs of schooling. It had four main objectives. These were:

- Provision of scholarships to 3300 girls and 2000 boys throughout, Malawi every year.
- Providing complementary mentoring to the girls and boys.

- Support a focus on HIV/AIDS and mitigating the impact
- Supporting parents and communities who are taking an active role in the program activities.

In Zomba rural where this study is focused, 108 scholarships were provided to three zones with approximately 36 beneficiaries per zone (a zone is a cluster of 10-15 schools). This translates into an average of 3 beneficiaries per school.

Components of the program

Administrative structure

At the zonal level, the overall coordinator was the zonal Primary Education Advisor (PEA) assisted by the Community Development Assistant (CDA) who is a civil servant responsible for community mobilization in the zone. At each school in the program, there was a committee, which was responsible to identify beneficiaries and manage the activities of the project. This committee comprised the headteacher, mentors (usually teachers), members of the school management committee (SMC), members of the Parents Teachers Association (PTA) and chiefs. At CRECCOM, there was a national coordinator with his project team responsible for the project. The zonal PEA did most of the coordination of schools in a district.

Scholarship package

The scholarship package comprised material items and cash. The material items included soap, notebooks, pencils, uniform, shoes, school bag, blanket and bags of maize. It has to be noted that the greatest percentage (about 95%) of the scholarship were material items. Only 5% was cash. The rationale behind this package was that the notebooks, uniform, shoes and school bag will directly be used for schooling while the blanket will keep the beneficiary warm when sleeping at home. The bags of

maize were provided as a source of food for the beneficiary. Maize is a staple food for most people in Malawi. It is made into flour, which is used to make a dish traditionally called 'nsima', and served with any kind of relish e.g. beef stew & vegetables. The cash given was to be used for pounding the maize at the maize mill and tailoring the school uniform. The total worth of scholarship per beneficiary was US\$90 per year.

Selection process

Local communities selected beneficiaries. Schools gave out names of poor children (usually orphans) with their academic records to a committee who would screen each name by visiting the homes of those children. This process eventually produced the neediest children to receive the scholarship depending on the number of available scholarships per school. Once the zonal PEA verified the names, they were sent through the District Education Manager's office to CRECCOM for formal approval. Once a beneficiary was identified, she received the scholarship once every year.

Mentoring process

The beneficiaries were allocated mentors who made sure that the scholarship materials given were used by the intended recipients and for the correct purpose. The mentors were also there to ensure that the beneficiaries were doing well in school and that were made aware of the dangers of HIV/AIDS and how to protect themselves from the disease. Furthermore, the mentors were of two kinds: community mentors and school mentors. Community mentors are those mentors who were elected by the community and were responsible for the recipients while at home. School mentors were teachers and were responsible for recipients while in school. In practice, there were overlaps where mentors could collaborate and work together.

Statement of problem

The country of Malawi like many developing countries in the world has not yet reached Universal Primary education. Even when children are enrolled in school, many are not able to persist and complete the primary cycle. The drop out rate at primary school stands at 20%. Among many causes, poverty has been documented as a crucial factor causing low enrolment and high drop out among disadvantaged and poor children. The issue of poverty has been compounded by HIV/AIDS pandemic where parents are dying, leaving orphans with no means to support their education (U.S. Global AIDS coordinator's report, 2006). The government through donor assistance has implemented a 'scholarship program to provide financial assistance to disadvantaged and poor children to help them access and persist in school. Although such financing strategies have been praised as having worked in mostly Latin American countries under the umbrella of 'conditional cash transfers', very little is practically known about how these interventions would work in poor African countries such as Malawi. Since this scholarship program has been implemented, there has been very little systematic assessment of its effectiveness. In addition, perception of the communities about this program is not known. Whether poor communities viewed the monetary transfers in the program as mere handouts, or real assistance to the very poor to gain basic education is not known.

Furthermore, the dynamics involved in the process of implementing this program have also not been systematically documented. It is therefore difficult to understand the nature of issues that emerged from this program to inform policy makers of areas that need improvement in planning future similar programs. While it is known in theory that such programs go a long way to make a difference regarding access and persistence of poor and marginalized children, little is known about how such a claim played out in the Malawi's context of the scholarship program where you find some extreme poverty. Literature on programs of helping the poor through financial assistance to access basic

education in Malawi is also missing. Very little research has been done in this area probably because such financing strategies are relatively new.

Purpose of the study

The main goal of this study is to investigate the extent to which the five assumptions/premises of implementing scholarship programs held true in the Malawi program, and if not, what happened. Through this, I hope to understand the nature of issues that emerged during the implementation of this program, in-order to help policy makers and program designers determine ways of maximizing the use of such financing strategies among the poor communities. Since it has been documented in Latin American's programs such as PROGRESSA that demand-side financing strategies helped the poor and marginalized children in accessing education (Morley & Coady, 2003; Patrinos & Ariasingam, 1997), I want to learn and understand the issues involved in implementing such programs in poor countries such as Malawi with the hope of modifying them to suit the local communities. Literature acknowledges that although these programs have worked well in Latin American countries such as Mexico and Brazil which are middle- income countries, results from low-income countries such as Malawi are not clearly known (Filmer & Schady, 2008). The following are therefore the sub-goals of this study:

- To systematically document the processes involved in implementing this program;
- To examine the nature of the issues that emerged;
- To analyze the perceptions of communities regarding the program;
- To expand the literature on scholarship programs and demand-side financing strategies in general for poor countries such as Malawi.

Research questions

This study attempted to answer the following main research questions

1. What were the dynamics in the process of identifying beneficiaries?
 - How did the program identify beneficiaries?
 - What issues emerged in the process?
2. How were scholarships delivered to beneficiaries?
3. How did the program affect access and persistence of girls in school?
 - What were the positive or negative effects on access and persistence of girls in school?
 - How did scholarship conditionality affect the persistence of beneficiaries?
 - How did the mentoring component affect beneficiaries' persistence in school?
4. What was the community's reaction to the program?
5. To what extent were schools/communities capable of sustaining the program?

Potential significance of the study

This study will go a long way in documenting and describing the dynamics and issues that emerged in the scholarship program with an aim to understand the nature of challenges faced in this program. This will help policy makers to plan better programs in future. In conducting this study, I also hope to contribute to the literature on scholarship programs and to a larger body of demand-side financing and conditional cash transfers in education, which is missing for Malawi. Since these demand-

side financing programs are relatively new in developing countries, I hope most developing countries in Africa who share similar demographics as Malawi, will also benefit from the expansion of literature that this study will provide. It is also hoped that a systematic analysis of the perception of communities on this program will help understand potential threats or strengths of scholarship programs and educational demand-side financing programs in general for Malawi.

It is critical that such programs be informed with local research so that maximum benefits can be realized from similar programs in future. This will ensure that the poor and marginalized children access basic education thereby achieving education for all (EFA) goals. If the poor are able to access education, it is hoped that this will improve the status of future generations who may eventually escape the inter-generational poverty trap which is so common among poor communities in Malawi and also many parts of the developing world.

Limitations

The findings in this study were limited to the site of the study and were not generalized to other areas of the country. The reader should be mindful that this program was implemented at national level and that findings could have been different in other parts of Malawi.

The study was not able to collect data through participant observation since the program ended in 2009 and thus the study relied on data reported by participants. Thus limitations associated with reported data, such as participants' bias might apply.

This program was also not a perfect example of "cash" transfer since the beneficiaries were not fully given actual cash but a combination of cash & materials. As such, this might have limited the choice of the beneficiaries although an attempt was made to involve them in deciding the scholarship package.

I therefore wonder whether a pure cash program could have yielded different results. However, the financing strategy does not differ whether direct cash is used or not.

Personal interest

In this research I come in as both an insider and outsider. As an insider, I was involved in the project at its initial stage when it was introduced in the district of Zomba where I used to work as a manager before coming to UMass. As such, I am aware of my initial 'mixed reaction' which I had about how well the program would work if implemented. As an outsider, most of the program implementation was done while I was in the United States of America. I therefore had very little knowledge about the dynamics of the program. The interest I had at the time the program first started helped me this time to go ahead and do a systematic analysis of the program. I used the little knowledge I had about the program to approach my study with a more focused view than would have been without it.

CHAPTER 2

REVIEW OF LITERATURE

Financing of education poses a big challenge in many countries especially developing countries where resources are limited. Despite the push for universal education, many disadvantaged and poor children still do not have access to basic education. Issues of access, equity and efficiency still pose a challenge (Patrinos & Ariasingam, 1997). Moved by efficiency, equity and access reasons, governments have explored alternative ways of financing education. One of these ways is demand-side financing which has been seen as viable alternative financing strategy to enhance educational equity and access of the poorest and vulnerable groups in society. This is because the strategy can allow the transfer of funds directly to the individual poor and marginalized children for some specified educational purpose.

This chapter reviews the literature around demand-side financing as a concept of helping the poor and marginalized children access and persist in basic education. To do this, the chapter first reviews the literature on access and persistence in basic education. It explores reasons why it is important for children in developing countries to attain at least basic education thereby underscoring the legitimacy of government's intervention in the education market. Further, the chapter reviewed some literature on barriers that prevent children particularly the poor from accessing and persisting in basic education. Within this, the concept of opportunity cost is explored.

The chapter then moves to section two, where it explores the definitions of demand-side financing, reasons for using demand-side financing and various mechanisms of demand-side financing. Within the mechanisms, the chapter particularly reviewed "conditional cash transfers" as a demand-side financing strategy before finally looking at Ambassadors' Girls scholarship programs as an example of a transfer program.

Section three of this chapter reviews literature on challenges of demand-side financing programs. This included identification of beneficiaries (targeting) & equity issues, enforcing conditions and program sustainability.

Section four specifically reviews some of the Girls' scholarship programs which are but examples of demand-side financing programs. This then raises specific issues and questions which this study is trying to answer.

The struggle to educate

Access & persistence to basic education

Access and persistence to basic education is very critical to citizens of every country. Merely providing education does not necessarily ensure access. This notion of access entails participation. If schools are provided, then citizens must be able to reach them and participate. Data show that some children, particularly from sub-Saharan Africa, are not able to access basic education. Despite the push for Universal primary education by 2015, there are clear indications that this Millennium Development goal might not be reached by countries many of which are from sub-Saharan Africa (UNESCO, 2011). "A total of 67 million primary school-age children were out of school in 2009 and 45% of these children live in sub-Saharan Africa" (UNESCO, 2011, p. 1). These statistics show that there are still children who cannot access basic education for one reason or another. Some of these children might have been in school at some point but dropped out for various reasons. This brings in the notion of persistence which denotes: children remaining in school until completion. Persistence therefore can be viewed in terms of completion rates, which is the rate at which one completes a cycle. In case of primary education, I mean the rate at which children complete the primary cycle. It can thus be noted that persistence denotes less drop out. If less students drop out, it means more will be completing the cycle. It is therefore critical to

understand the notion of drop out and its causes in order to effectively deal with the issue of persistence. At this point, let me discuss briefly the concept of drop out and its causes as reported by some literature.

School drop out and its causes in developing countries

School drop out is a challenge mostly among the poor households in low resource countries. Many children still drop out without completing the primary cycle thereby undermining the effort towards Education for All (Sabates, et al., 2010). Marginalized groups such as girls from poor households are most seriously at risk of dropping out than boys (Colclough, et al. 2000; Sabates, et al., 2010). There are many reasons children drop out of school and literature show a variety of reasons categorized both as demand and supply driven factors. While these factors are discussed later in this review under “barriers to accessing basic education”, this section highlights drop out of girls caused by teenage pregnancy/early marriage. This is particularly critical because it appears to be an important component that greatly impacts on girls’ persistence in school.

Teen-age pregnancy/early marriage

Teen-age pregnancies and early marriages are common causes of school drop out among adolescent girls in developing countries. Literature shows that in some communities in the developing countries, girls are encouraged to marry as they reach puberty (Sabates et al., 2010). The influence of culture on marriage in developing countries particularly in Africa is great. Some communities believe in having many children as a result girls are encouraged to get married early so that they can produce babies.

On the other hand, some literature has argued that pregnancy per se does not cause school drop out. For example Grant & Hallman (2006) summarized;

Rather than pregnancy causing girls to drop out, the lack of social and economic opportunities for girls and women and the domestic demands placed on them, coupled with the gender inequities of the education system, may result in unsatisfactory school experiences, poor academic performance, and acquiescence in or endorsement of early motherhood. (Lloyd & Mensch, 1995 cited in Grant & Hallman, 2006, p. 5)

There is also the notion that children who are over-age for their grade are at the risk of pregnancy-related disruptions. Grant & Hallman (2006) concluded from studies by Lloyd et al. (2000) and Hewett & Lloyd (2005) by saying;

In sub-Saharan Africa, the combined effects of increasing levels of school enrollment, delayed school entry, grade repetition, and periods of temporary withdrawal from school lead many young women to remain enrolled at the primary or junior secondary level well past puberty and into their late teens, thus increasing their risk of pregnancy-related school disruptions (Grant & Hallman, 2006, p.4)

This notion of over-age is critical since it is well documented that as children grow older, their opportunity cost for education increases (Hunt, 2008; Sabates et.al, 2010). What this means is that for girls in their late teens are bound to have a lot of pressure for sex & marriage and taking up some household responsibilities. If this happens while they are at primary school, chances of dropping out are high (Sabates et.al, 2010).

In trying to deal with this issue of dropping out due to pregnancy, many countries in the developing countries of Africa have adopted policies that allow teen mothers to come back to school after delivery of their babies (Grant & Hallman, 2006). However, these policies still face challenges as teen mothers do not have the motivation to go back to school for fear of being ridiculed by their peers or for just mere ignorance of the existence of such policies. “Many of the

same household and family characteristics that influence a young woman's likelihood of dropping out of school in response to her pregnancy also influence her likelihood to resume schooling" (Grant & Hallman, 2006, p. 7)

Having discussed some of the causes of drop out, literature acknowledges the limitations of studies done so far where emphasis has been on who drop out and why (Hunt, 2008). There is a push for studies to look at drop out as a process rather than a single event. "Drop out is often a process rather than the result of one single event, and therefore has more than one proximate cause (Hunt, 2008 as cited in Sabates et.al, 2010, p. 12). Ananga (2010) "conceptualizes drop out as an outcome of contextualized conditions that pushes and/or pulls children until they eventually drop out of school" (p.4). It is interesting to note this standpoint on drop out particularly in Africa where various unique conditions based on diverse cultures lead to drop out of girls. Hunt 2008 calls for very interesting areas for future research on drop out and had this to say;

There is little research on the processes of drop out, with most studies focusing on who drops out and why. If drop out is viewed as a process, then children's stories around dropping out from school emerge not in isolation, but as a series of decisions, events and interactions which lead in a certain direction. While each story is different, research would show how they are different and whether patterns around the processes of exclusion can be identified within particular contexts. Looking at 'at risk' children and tracking them through the decisions, events and interactions could provide valuable insights into how some children become excluded from school, whilst others remain enrolled and attending, as well as what the tipping points are and how these might be managed. (Hunt, 2008, p. 51)

For Universal Primary Education to be realized, governments should make sure that school drop out is eliminated and that children are able to access and persist in school. At this point, I raise some questions such as: Why education? How important is it to command such a respect among nations? An attempt to explain the importance of education follows.

Overview of the importance of education and why governments intervene

Education is a key to social and economic development of any nation (Patrinos, 2000: Glick, 2008). Its importance dates back long time in history (Checchi, 2006). Education gives knowledge and skills that will provide opportunities for human beings to achieve their goals and preferences of life (Schultz, 1970). Some of the basic goals of education which are to teach how to read and write provide minimum capabilities for a human being to function. Knowing how to read and write can be viewed as critical for a human being to conduct normal social life such as being able to find street address, read instructions on an electrical appliance or being able to use public transport just to mention but a few (Checchi, 2006). The importance of education has been underscored by The 1948 Universal Declaration of Human Rights in Article 26 which declares education as a human right. This has elevated the status of providing basic education not as an option but a must. Essentially, this declaration meant that everyone including the poor has the right to access basic education. In addition, the 1990 World Declaration of Education for All, Article 3 mandates world nations to provide at least basic education of good quality for all regardless of their gender, economic status or ethnicity. It is by nature a concern for access and equity for all including the poor and marginalized groups (Lee, 2002).

The benefits of education have been seen to go beyond an individual (Pillay, 2005) so that it is viewed as a “non-excludable good whose provision is equivalent to that of a public good”(Checchi, 2006,p. 16). By viewing education as a public good means that its benefits are collectively consumed by society from which no one can be excluded. Because of this, everyone including the private sector has an incentive to let someone else pay for it (Snerberg, 1986). It is therefore difficult for the education market to regulate itself. If left alone, the provision of basic education may be limited and most individuals especially the poor will be left out. The society will thus suffer the negative externalities of uneducated individuals.

With the notion of positive or negative externalities, education is viewed as having substantial 'neighborhood effects' which legitimizes government intervention (Friedman, 1962). It has been recognized that the private market cannot effectively provide public goods (Snerberg, 1986); hence, governments have seen it necessary to intervene in the education market through provision of public financing to ensure adequate and equitable distribution. Specifically, governments have traditionally committed considerable public funding to expand schooling through building of schools, training of teachers, and providing teaching & learning materials. Unfortunately, this supply-side financing has not benefitted all especially the poorest and most vulnerable groups in society such as the minority ethnic groups or women (Chapman, 2006: Ensor, 2004: Patrinos, 2002: Lee 2002). The reasons include: low physical proximity to educational facilities by the poor, ignorance of benefits of education, cultural and household constraints often associated with poverty. As such it has become clear that supply side financing policies alone will be insufficient to achieve education for all in developing countries (MISA report, 2001). The supply- side subsidies on education often fail to benefit the poorest in society (Chapman, 2006) because they (the poorest) lack access to government provided services. "Recent research findings from public expenditure incidence analysis show that spending on education and health typically is skewed to services disproportionately used by the rich and middle class. The share going to the poorest 20 percent is almost always less than 20 percent" (Chapman, 2006, p. 4). This insight means that the poorest in society will continue to be made worse off despite public financing. They (the poor and marginalized groups of society) are still not able to access basic social services such as education and health. At this point one would ask: who are these marginalized groups in society-and what are the barriers preventing them from accessing these services despite government provision?

Who are the poor and marginalized/vulnerable groups?

Every society may have its own definition of the poor and marginalized/vulnerable groups. For school aged children, the World Bank & UNICEF (2009) has attempted to define vulnerable children to be those in the following groupings: children who need to work during school hours because of poverty (e.g. girls doing domestic work), children with chronic health problems or disabilities, nomads or other transients, children affected by HIV/AIDS (including orphans), refugees and internally displaced children, social and linguistic minorities. Despite this difference, one common key feature about these groups is that they fail to utilize the basic social services such as education even when it provided free of visible direct costs. Even the abolition of school fees in many developing countries did not ensure these groups' participation in schools (World Bank & UNICEF, 2009).

Girls as marginalized and vulnerable groups

Literature on girls has reiterated that girls happen to be marginalized groups in most societies and therefore at a disadvantage for going to school. For poor households faced with a decision of who to send to school, will likely send a boy instead of a girl as it is seen more profitable to educate a boy than girl (Bray, Xiaohao & Ping, 2003; UNESCO, 2004). The belief in some societies (e.g. Gansu in rural China as observed in a study by Bray, Xiaohao & Ping, (2003), is that when girls grow up they will be given in marriage and leave the family but boys will remain and take care of the parents. It is the tradition that sons should co-reside with parents after marriage and daughters should marry out (Hannum & Park, 2002). Education of girls is therefore not seen as a worthwhile investment (Bray, Xiaohao & Ping, 2003)

Also, in most societies of the developing countries, girls are traditionally expected to help with domestic chores and this puts them at risk of not fully attending school or not attending school at all.

Domestic chores in most societies of the developing countries are the responsibility of females and studies have shown that doing such chores takes a lot of time per week (Levison & Moe, 1998). Girls in these societies therefore use a lot of time at home helping with domestic chores and this affects their school attendance (Glick, 2008). With HIV/AIDS, the situation has been made worse as parents get sick and die leaving children behind (U.S. Global AIDS coordinator's report, 2006). In this situation, older girls end up taking care of the siblings.

So far, it can be observed that girls especially those from poor households who in addition become orphans are one of the critical poor and marginalized/vulnerable groups. These are likely not going to access basic education, even when schools are provided (UNESCO, 2004; World Bank & UNICEF, 2009). Some other interventions besides the supply of schools need to be employed to get and keep these groups especially girls into school. Efforts to get girls into school are of particular importance because girls' education is very beneficial to society. Literature alludes to overwhelming evidence of association between female education and various social outcomes such as lower fertility, decrease in infant mortality rates, and improved child health & nutrition (Filmer & Schady, 2008).

Barriers to accessing basic education

There are many barriers preventing children from accessing basic education in developing countries. These are both supply-side (school factors) and demand-side (household factors) barriers. Supply-side barriers include poor school infrastructure (e.g. children sitting on the floor, shortage of latrines making adolescent girls uncomfortable especially when they are menstruating), poor quality teachers, shortage of teaching & learning materials and overcrowded classrooms (Ananga, 2010; Colclough, et al., 2000; Sabates, et al., 2010) while demand-side barriers include socio-cultural beliefs, direct and opportunity costs of schooling (Tietjen, Prather & IDCA, 1991). On the supply side, if schools

are scarce in an area, children are forced to walk long distances to school and this causes some parents not to send their children to school. Also if schools have poorly qualified teachers or lack textbooks, parents are usually less-motivated and may decide not to enroll their children in school. If children get enrolled, then they will easily drop-out as schooling become less interesting due to lack of materials or incompetent teachers. It is worth noting that the supply-side factors are much in the control of governments. If governments provide good schools, resources and well trained teachers, then the supply side barriers can be removed. In practice, governments particularly those in developing world have very limited budgets hence fail to provide the needed supplies. Despite this limitation, it is the demand-side barriers that are more problematic to governments because they are in the control of the consumer (usually households). The major purpose of demand-side financing in developing countries is to address demand-side factors which prevent the poor and marginalized children from attending school. It is important to have a clear understanding of such factors if at all demand-side strategies have to effectively remove them thereby increase access to education by the poor.

Demand-side barriers to basic education

Demand-side barriers to education are those barriers that directly affect the consumer and choices have to be made about them. In education, particularly basic education, decisions to consume education are made by households (usually parents) and not individual students (Bredie & Beeharry, 1998). The choice to enroll in school will therefore depend upon how the demand-side barriers affect the households and also how those households will go about making decisions (World Bank & UNICEF, 2009). The demand-side barriers facing households are socio-cultural beliefs, direct and opportunity costs. When making decisions about schooling, these barriers play a critical role in poor families' choices.

Direct costs of schooling as barriers

The direct costs of schooling include tuition, fees, uniforms, supplies, food and transport (Tietjen, Prather & IDCA, 1991; Mason & Rozelle, 1998). For poor families, their income is not enough even for day-to-day survival. Such families are usually not able to afford the direct costs of schooling and as a result their children do not enroll in school. Even if poor families try to enroll children in school, the financial burden is much greater as they are forced to spend a larger percentage of household income than the richer households (Mason & Rozelle, 1998). At primary level, 'free' primary education which has been implemented in many developing countries, removed tuition but left the other direct costs intact (World Bank & UNICEF, 2009). Therefore poor & marginalized families need relief from these costs. A stipend to help them meet the costs is a form of demand-side financing which has been used in these circumstances. For example in Bangladesh, girls were given a stipend to offset direct costs of schooling such as transport, uniform and books. Girls' enrollment rose at secondary school from 27% to 44% which was double the national average in 1987 (Hill & King, 1995).

Opportunity costs as barriers

Children from poor families may not attend school because of very high opportunity costs of schooling (Bredie & Beeharry, 1998; Lee, 2002). The theory of opportunity cost was first developed by John Stuart Mill in the 19th century. It explains how individuals make choices about two desirable things that are mutually exclusive. Some events in life are impossible to be accomplished at the same time. As a result one has to choose one event and give up the other. The value of the event given up becomes the opportunity cost of the chosen event. Mankiw (2004) defines opportunity cost of an item as what is given up in order to get that item. In terms of schooling, the "opportunity cost" of a child going to school "represents the value of forgone earnings and home production associated with a child's being in, or travelling to and from, school" (Mason & Rozelle, 1998, p. 8). For girls, it can mean time girls take to do

some domestic chores e.g. taking care of siblings, drawing water for drinking domestic use (drinking or washing) in places where water is far from the house (situations very common in poor rural areas) (Levison & Moe, 1998).

In many developing countries particularly those in Africa, “children of primary school age are typically needed to work on family farms, often at the same time as they are required to be at school. If children cannot work because they are at school, the families either suffer a loss of valuable subsistence output or are required to hire paid labor” (Todaro, 1997, p. 396). In this case the opportunity cost of schooling will be the wages given up through the child not working. This opportunity cost tends to be higher for the poor families who may rely more heavily on child labor for survival. It is worth noting that the opportunity cost increases as children move up the grades (Mason & Rozelle, 1998). In other words older children have a higher opportunity cost than younger ones (Hunt, 2008; Sabates et.al, 2010). Therefore, poor and marginalized parents need relief to bear these costs. Compensation in form of grants or scholarships for the forgone income that children would have otherwise contributed to their families if they were working (Coady and Parker, 2004) is a form of demand-side financing. For example in PROGRESSA which is a program in Mexico, education grant amounts for children were given in such a way that they increased as children progressed to higher grades (Coady and Parker, 2004).

Furthermore, this notion of opportunity cost defines how households view the benefits of education. If the opportunity cost of sending children to school increases or at least appears to be high in the view of households, then the benefits of schooling tend to diminish and vice versa. In other words, high opportunity costs of schooling make households decide not to send children to school as this is seen more beneficial than schooling. The benefits of education are usually apparent only in the long-run and if good jobs are available. Households have to invest in education expecting to reap the benefits years later when the children complete school and become adults to work. However, households have immediate needs which if met will give immediate benefits. This idea of future versus

immediate benefits tends to be crucial in household decisions. For example, if children go to work, they bring to the family immediate benefits in form of additional income while if they go to school instead of work the benefits are a larger income but in the future. For poor families, immediate benefits look more attractive since they solve immediate needs unlike schooling. If households have increasing immediate needs, future distant benefits of schooling become less relevant. This makes it harder for such households to send children to school since its opportunity cost is high. It is worth noting that the idea of 'immediate benefits' may be viewed as 'opportunity cost' of schooling. If something has an immediate benefit, it implies that sending children to school will deprive families of such benefit. Thus 'immediate benefit' in this case would be a forgone income (opportunity cost) of schooling. The next section discusses how households go about making decisions about schooling by considering the benefits of education.

Cost- benefit household decision- making

When confronted with demand-side barriers, households have to make choices about schooling on behalf of their children (Bredie & Beeharry, 1998). They (parents who are usually heads of households) will make decisions whether to send the child to school or work based on cost- benefit analysis. They weigh the costs of sending children to school which will be made up of the direct and opportunity costs versus the benefits. The choice to send the child to school will be made when the benefits outweigh the costs (Mason & Rozelle, 1998). Households will look at immediate benefits especially if that solves their immediate needs rather than future benefits which might be remote as is usually the case with educational benefits. With poor households living on subsistence, immediate benefits are of greater importance for survival than future benefits. For example, in Appleton's study about determinants of enrollment in Cote d'Ivoire, it was found that families that operated their own enterprise were less likely to send children (especially boys) to school. This was because the boys were

asked to help run the enterprise and their immediate contribution was viewed as more valuable than future perceived benefits of schooling (Bredie & Beeharry, 1998). This underscores the cost-benefit decision rule in that the cost (opportunity cost) viewed as 'immediate benefits' outweighed the future benefits of education.

Furthermore, literature shows that households may not send older girls to school because they have to do domestic chores (Ensor, 2004; UNESCO 2004). In this case, the immediate benefits of girls doing domestic chores outweigh the future benefits of education. In other words, the opportunity cost of sending older girls to school is higher than girls doing domestic chores. This means that such households value girls doing domestic chores more than schooling. If girls go to school, then there will be no one to do the chores. Demand-side financing strategies in this case have given earmarked stipends or scholarships to compensate families and force them to send their children, particularly girls, to school. The stipend given to parents directly reduces the opportunity cost of sending children to school thereby making the benefits bigger than the costs. The stipend has a condition of school attendance attached to it and parents will have to send children to school in exchange for a stipend (Patrinos & Ariasingam, 1997).

At this juncture, it is critical to notice that the notion of 'opportunity cost' seems to be playing in the background of determining the benefits of education. It is such an 'indirect cost' which may be problematic to effectively deal with. My point of view is that demand-side financing may not address adequately the issues of opportunity cost for poor families because the very nature of such costs makes them difficult to identify and quantify accurately. What is perceived as being given up by poor families to allow children attend school, might be very complex. In some cases, I am tempted to think that opportunity costs are so high that the demand-side initiative may not be large enough to compensate families.

Furthermore, since benefits of education are seen to be driven by its opportunity cost, it might be difficult to practically monitor the day-to-day needs of poor households to provide an appropriate compensation for families to continue sending children to school. I feel households will continue to determine whether their immediate needs are more important than schooling unless their mindset is transformed to view future benefits of education as more important. It will take a transformed mind to value things such as domestic chores “less” than the future benefits of education. I am of the view that mindset transformation might not be achieved through monetary incentives.

Social cultural factors as barriers

Socio-cultural beliefs sometimes prevent children from enrolling in school. This is because when households make decisions about the benefits or costs of education, their decisions are influenced by cultural beliefs/practices and not economic factors alone (Standing, 2004). Since different societies have different cultural beliefs, it means that the value attached to education is not the same in different societies. While western societies view education as equivalent to western schooling, most developing non-western nations may view this differently. To them education may not necessarily mean schooling (Reagan, 2004). As such, in these societies children may not be encouraged to go to school as schools are seen to be an idea of the west. It is not enough just to establish a school and expect 100% enrolment. This is the case in developing nations where it is observed that although primary school is made tuition free, yet not all children have enrolled in school. This notion of cultural influence in household decision is problematic due to diverse cultures in developing nations. It is difficult to accurately determine how a culture will value education bearing in mind that culture itself has underlying assumptions often not easy to comprehend. This poses a big challenge for demand-side financing strategies to work effectively because targeting the causes of household not sending children

to school might be inaccurate. Even if you give out stipends as an incentive to families, such an incentive in my view would fail to break through the cultural barriers that are often deeply rooted.

Furthermore, socio-cultural beliefs have hindered the education of girls in many societies of developing countries. Girls are an example of vulnerable groups that have seen their access to basic education limited by socio- cultural influences. In assigning social roles (which are a product of the cultural belief system), society has often seen the role of the women as predominantly doing domestic chores and that of men are largely income generating (Coady, Gosh & Hoddinott, 2002). As such, the education of girls has been viewed as less valuable compared to that of boys. Poor families, who are often faced with hard choices to make due to resource constraints, therefore see no need of sending girls to school. They would rather commit the scarce resources to educate the boys. On the other hand, the notion of viewing men's role as income generating, has seen boys not attending school. Instead of schooling, such boys get involved in income generating activities such as working in a farm or joining fishing particularly in societies along the lakes where fishing is a traditional way of earning a living.

In addition cultural practices in some societies view sons as a source of future security for parents. Traditionally in such societies, sons are expected to co-reside with parents even after marriage while daughters are expected to marry out of the family. These norms and cultural practices place girls in a vulnerable position while boys get parental favors in support to schooling (Hannum & Park, 2002). Poor parents in these societies faced with a choice of schooling usually prefer to send boys to school than girls and this gives them future security in their old age. Demand-side financing strategies have been used in these circumstances to give incentives to families who send girls to school. Wanting to get a stipend or scholarship, families have been encouraged to continue sending girls to school otherwise they lose out of the scheme (World Bank & UNICEF, 2009). My feeling about this is that it is hard to change the mindset of parents with such deep rooted beliefs and social system through demand-side financing alone unless the value of the stipend given is large enough to persuade parents. It might also

require a combination of strategies to change the mindset. For example, a combination of cash incentives with social campaigns about benefits of girls' education might be more effective.

In other societies particularly those in Africa, having a lot of children is viewed as a symbol of richness. People receive special respect in society by the number of children they have and not educational status. The more children you have, the more respect you will get. It does not matter how far you have gone with education. As such marriage is viewed as a very important aspect of life so much so that girls are usually encouraged to marry at a very young age to start having babies. Parents would rather put the older girls to marriage and not schooling. I feel demand-side financing might also find these barriers very difficult to deal with because they are deeply rooted in the belief system. This mindset might not be swayed by some cash incentive under demand-side financing. This is like looking at society through symbolic frame where symbols and not rationality play a vital role (Bolman & Deal, 2008). Rationality may cause one to think education should be more valuable than having more children but symbolism which is deeply rooted in culture dictates otherwise.

Education of boys has also not been spared in some minority societies who keep large herds of cattle as a custom. The role of boys in such societies is to look after the cattle. As such, boys have been given this task at the expense of their schooling. These minority groups value their cattle more than schooling. It is therefore normal to them as a traditional custom to commit boys to this task than schooling.

Looking at these barriers to basic education, one can notice that those affected more are some special segment of society usually the poor and marginalized groups. Since demand-side financing aim at addressing these barriers for such segment of society, it is important to understand how it works and mechanisms used in the process. The next section discusses in detail the meaning of demand-side financing, reasons for using the strategy and specific mechanisms employed.

Explaining demand-side financing

What is demand-side financing?

Typical of many definitions, demand-side financing means several different things and the term is confusing (Chapman, 2006). It can mean allowing the beneficiaries to take part in mobilize resources for themselves (e.g. communities contributing funds to buy books for its children) or giving the resources directly to beneficiaries through transfers (Chapman, 2006). Ensor (2004) calls it 'consumer-led, demand-side financing' meaning giving consumers the purchasing power to afford certain important social services. In education, it is about bringing people to education as opposed to supply-side financing which is about bringing education to people through school expansion and provision of teachers (Coady & Parker, 2004). In this paper, I view demand-side financing as a way that public funds are given directly to individuals, families or communities based on expressed demand (Patrinos & Ariasingam, 1997). It is about giving funds to those who demand education (usually parents) as opposed to the traditional supply side financing where funds are given to the suppliers of education (usually governments establishing schools and providing teachers). Essentially, this is giving financial incentives to families so that they attend school (Patrinos, 2002). The term, which seems to have come from World Bank economists on financing education, is relatively new (Standing, 2004) although some of the theories behind it are as old as the concept of demand itself. Demand-side financing can be viewed as a pragmatic choice of introducing needed reforms in financing education based on local needs and resources (Patrinos, 2000). It also evident in the literature that conditional or earmarked cash transfers (social transfers) are often demand-side financing schemes. These social transfers are very common in social funds where they are used to alleviate poverty through targeting the subsidies on the demand-side (Chapman, 2006). Whether a scheme should be viewed as a social transfer or a strictly a demand-side financing strategy depends on the policy objective. Social transfers (which can be cash or in-kind

and are aimed at relieving the immediate burden of poverty) emerge from a broader social protection agenda while demand-side is from sector financing point (Chapman, 2006). I therefore feel it is legitimate to also view social transfers as a component of demand-side financing so much that the challenges faced by both are to a larger extent similar.

Reasons for demand-side financing

Demand-side financing is used for various reasons and has a variety of goals in different countries and situations. These range from efforts to improve efficiency of schooling through the introduction of choice to those aimed at tackling issues of equity. These reasons depend on the level of development of a country. For most developed countries, demand-side financing has been used to introduce choice in the system thereby forcing schools to compete usually through school vouchers. Through such competition, schools are held accountable to offer good quality of education. For developing countries, demand-side financing has been used to improve access & equity and a help promote demand of education. According to Standing (2004), “the main working assumptions behind the use of demand-side financing are:

- promoting competition and choice (changing provider behavior);
- targeting social sector resources to specific populations, particularly the poor and disadvantaged groups (linking demand to supply);
- improving propensity to consume social sector goods by earmarked transfers (changing demand-side behavior).” (Standing, 2004, p. 23).

My particular concern in this review is the use of demand-side financing to reach out the poor and marginalized to access basic education services. Thus, I will pursue two objectives of using demand-side financing i.e. (i) as a way of targeting low income and other vulnerable children, (ii) as a way to

encourage or boost the demand of education (Chapman, 2006: Ensor, 2004: Standing, 2004). In developing countries, children from poor families are more likely to drop out of school or not enroll at all despite 'free' primary education because of associated private costs of education. These costs are in the form of opportunity costs and perceived benefits of education by the poor families (Chapman, 2006: Todaro, 1997). Demand-side financing therefore aims at offsetting some of these costs particularly opportunity costs so that poor families can send their children to school. Through targeting, demand-side financing has been seen as a way of improving access for such minority groups. A cash grant targeting a poor family, "compensates the family for the direct and opportunity cost to the family of sending the children to school, and thus increases school enrolment and attendance" (MISA report, 2001, p. 8).

Various mechanisms of demand-side financing

Demand-side financing can take various forms such as stipends, vouchers, bursaries or community grants. While each of the mechanisms can be modified to address several concerns, it seems from the literature that stipends and bursaries are best suited to address issues of access and equity while vouchers have been used mostly to introduce choice thereby improving the efficiency and quality of the school system. Here is a brief overview of some most common mechanisms according to (Patrinos & Ariasingam (1997):

Stipend

Stipends are cash payments that are made to individuals with the aim to offset costs of schooling. Some stipends can be earmarked for some direct cost (e.g. tuition), but can also be non-earmarked cash transfers. These are like conditional or un-conditional cash transfers used in anti-

poverty programs. The main aim of stipends is to compensate families for the loss of child labor caused by sending the child to school hence promoting access. Stipends are meant to increase demand for education.

Vouchers

Vouchers are cash payments given directly to students/families to introduce choice in the school system. Vouchers are probably the most widely used demand-side mechanism in developed countries. In developing countries, the use of vouchers is usually to allow public funds to be used in private schools. Poor students can be given vouchers to allow them enroll in private schools. This is seen as a way to improve access of the poor especially in areas where the private schools are widely established compared to public schools. They have also sometimes been used to improve equity by giving them to poor students to attend good private education in places where private schools are of better quality than public schools.

Bursaries

Bursaries are cash payments given to poor students to access education. These are given through institutions/schools paid directly to designated officers usually bursars or financial officers. The aim is mainly to improve access but can also be paid to institutions for purposes of improving the curriculum of the minority.

Community grants

Community grants are cash transfers given to communities and are attached to students attending community-established schools.

Conditional cash transfers as demand-side financing

Conditional cash transfers (CCTs) are social programs that give cash transfers (monetary incentives) to relieve immediate poverty of poor families at the same time allowing the families to invest in human development. These programs link safety nets directly to human capital development, by making receipt of the transfer conditional on school attendance and health care checkups (Handa & Davis, 2006). Conditional cash transfers (CCT), though mostly used in social assistance programs are a common form of demand-side financing strategy that links cash to behavior (De la Brière & Rawlings, 2006). In education, poor households are offered cash grant in exchange for children attending school (World Bank & UNICEF, 2009). This condition is set to persuade parents send their children to school instead of work. Households have to keep their children in school otherwise they lose the cash assistance. The cash grant in CCT is given per child to cover direct costs as well as opportunity costs of schooling due to income lost for sending children to school instead of work (De la Brière & Rawlings, 2006; World Bank & UNICEF, 2009). Grants given per child increase with the child's grade to reflect the increasing opportunity costs as children grow older (Mason & Rozelle, 1998). For example, children in upper primary will get bigger grants than those in lower primary as was the case in PROGRESSA (Mason & Rozelle, 1998).

It is worth noting that CCT programs are a new approach to social assistance to the poor with two objectives i.e. (i) addressing the immediate poverty needs of a family, (ii) addressing the human capital development through education (World Bank & UNICEF, 2009). It is this human capital component that I view as demand-side financing for education.

One would notice from the description of these demand-side mechanisms that the element of 'transferring funds' to those who demand education (in this case the poor or vulnerable groups) stands out. The process of 'transferring funds' is of interest to me in this review because such a process

requires some level of institutional capacity to carry out this kind of financial transaction. Also of interest is the notion of 'targeting' the poor or marginalized members of society. In this case, it will also be interesting to look at the process of 'targeting' in demand-side financing which involves identifying who is to receive a stipend, bursary or any kind of cash assistance from government. I am interested in this study to pursue how these (cash transfers and targeting) would play out and what it would mean for educational equity, access and persistence from a practical standpoint. I am of the view that these would be more complex in developing countries. It has been acknowledged by the World Bank & UNICEF (2009) that conditional cash transfers for education were pioneered in Latin America (Brazil & Mexico) which are middle-income countries and the programs have been successful however the impact in low-income countries has not yet been clearly established.

Girls' scholarship programs as demand-side financing

Scholarship programs fund 'scholars' to pursue their scholarly work. They can be used for various needs of 'scholars' depending on the society. In this review, I am looking at the use of scholarship programs as a strategy of reaching out to poor and marginalized children to access and persist in school. This use is one of the demand-side financing strategies which give cash or materials to beneficiaries in order to help offsetting some of the costs of going to school (McDonald & American Institutes, 2007). It has been reiterated in the literature that children from poor and marginalized groups fail to go to school because they cannot afford the cost of going to school (Bredie & Beeharry, 1998: Tietjen, Prather & Mason & Rozelle, 1998: Hannum & Park, 2002). Scholarship programs have been used to finance these children to ensure that they attend school. This has often been done as part of the push to achieve education for all.

Scholarship programs as part of demand-side financing stem from "linking 'demand' to 'supply'" (Standing, 2004, p. 23) which is one of the working assumptions of using demand-side financing. This

underscores the fact that many poor people in the world cannot use or effectively demand basic education even when policies of ‘free basic education’ are pursued (Chapman, 2006: Hill & King, 1995). With Girls’ scholarship programs, one can view basic education as the social sector service which is made available to girls from poor households.

Literature, for example Colclough, et al. (2000) and Sabates, et al., (2010) argue that girls from poor families are at greater risk not to attend basic education than boys. So in order to promote consumption of basic education services by poor girls, governments of developing countries have implemented Ambassadors girls’ scholarship programs. As stated earlier, the general underlying assumptions or premises under which these programs have operated on are:

- eligible girls could be accurately identified,
- scholarships could be delivered to these girls without undue diversions of funds
- once received the scholarships would have a positive effect on access and persistence of girls in school
- the scholarship program will be well received in the school and communities in which the program operated
- Schools and communities could find a way to sustain the scholarship program after external funds ended. (Chapman & Mushlin, 2008, p. 461).

Looking at demand-side financing in general and Girls scholarship programs in particular, one would assume that the process of identifying the poor and marginalize groups and then transferring the funds will be challenging especially in developing countries where poverty is so rampant. The next section reviews some challenges that demand-side financing strategy might encounter.

Challenges of demand-side financing

There are a number of challenges that demand-side financing faces in developing countries. These include challenges of equity, identification of beneficiaries (targeting), administrative costs, institutional capacity and monitoring conditionality of transfers. These challenges are discussed in this section based on literature.

The concept of equity and its challenges in demand-side financing

Equity means different things depending on the discipline but when I hear about it, the words 'fair' and 'justice' usually comes to mind. I think of it as an exclusion from social services such as education and health (Justino, Litchfield & Whitehead, 2003) caused by economic, socio-cultural or political disadvantage. In education, equity refers to equality in access, resources, and educational outcomes for groups that have traditionally been sidelined or marginalized in regard to these dimensions (Levin & Belfield, 2003). In addition, Lee (2002) talks of four aspects of equity that I have adopted as a framework in this review i.e. gender- related equity, income-related equity, region-related equity and socio-cultural-related equity. He defines gender-related equity as involving issues to do with opportunities to traditional disadvantaged gender group in accessing education: income related equity as issues of opportunities to the income poor in accessing education: region- related equity as dealing with educational opportunities of the people living in disadvantaged poor rural regions: socio-cultural related equity as involving opportunities of the socio-culturally disadvantaged groups who are usually the marginalized ethnic minorities of a given society. These aspects of equity are critical in demand-side financing as it strives to target the poor and marginalized groups. The underlying theme in all the aspects of equity is limited access to education for these marginalized groups due to gender, income, region or socio-cultural factors. The fundamental question is whether or not equity is achieved in this strategy and what challenges are faced in reaching out through demand-side financing At the back of my

mind I am asking questions for example, in giving out stipends, scholarships or bursaries to the beneficiaries, how equitable is the process? Since most of the demand-side financing mechanisms involve identifying the poor, how do you go about determining who is eligible? These in my view are all fundamental questions in demand-side financing as what is really fair and just in determining eligibility is very complex indeed.

Literature on demand-side financing seem to advocate the advantage of demand-side financing strategy as being able to target the poor or any marginalized group to improve access and opportunities for education. But on the other hand, there is acknowledgement to the fact that the process is very challenging not only in developing countries but also in developed countries. It is very difficult to ensure that only those people who need financial assistance get it because it is the nature of human beings to want to benefit from some form of resources. As such separating those who should get help from those who should not is often problematic since everyone wants to benefit. I feel the situation is worse among poor people especially in developing countries who are striving to live on subsistence income. As such, whenever an opportunity of getting some form of extra income for education, almost everyone in that poor community would want the assistance including those people who are slightly better-off. Literature indicates that better-off households may sometimes change their behavior to meet eligibility criteria in a demand-side initiative and become beneficiaries (Morley & Coady, 2003). Let me illustrate my point with an example: suppose you have a poor village somewhere in a typical rural area of sub-Saharan Africa. Even though primary school is 'free' of tuition fees, people in that village are struggling to send kids to school and meet the other costs of education such as clothes for the child and food. Public funds have been used to build a school in that village but not all kids have enrolled due to poverty i.e. families not able to provide food or clothing for their children to go to school. In that case, through demand-side financing, public funds may be provided targeting the poorest families to offset some of the costs which are barriers to children enrolling in school. My experience has been that even those families who are at

least able to provide for a child to go to school, would also suddenly want to benefit from the initiative. They would also want to register as the poorest and the identification process is quite messy. This process is even more complicated because those well-off families are usually influential members of that society and may use their political power to get the stipend, scholarships or any other funds provided through demand-side financing at the expense of the poorest families who have usually no political influence in society. This may be inevitable because where scarce resources are being allocated, there will always be competition and power plays out (Bolman & Deal, 2008). When this happens, I suspect equity is compromised since the poorest families are made poorer as they are not able to send the kids to school. The families of those influential people are made better-off since their children can continue to attend school and their income which they used pay for food and clothing for a child is released for other things. My assumption is therefore that targeting the poorest among the poor is harder than where the gap is obviously wide. This process of targeting is a little easier in a scenario where you are dealing with a clear poorest region or gender groups e.g. targeting girls. But when you are trying to base your targeting on income disparities which are not very distinct among families or trying to deal with socio-cultural related equity, the process is more complicated in practice. Income-related and socio-cultural related equities could essentially be harder to achieve in demand-side financing because of challenges with targeting.

Targeting

For demand-side financing to reach the poor or marginalized families, there has to be some mechanism to identify or 'target' the beneficiaries. Targeting is therefore a "strategy of directing resources to particular individuals or groups" (Coady, Grosh, & Hoddinott, 2002. p. 3). It is generally motivated by three things i.e. the desire to maximize benefits, budget constraints of the intervention or trade-off between numbers of beneficiaries vs. the level of transfers (Coady, Grosh, & Hoddinott, 2002).

This is mostly practiced in social assistance programs (including demand-side financing) aimed at helping the poor or marginalized groups. There are a number of targeting methods that can be employed.

Morley & Coady (2003) classify the targeting methods into broad categories as follows:

- 1) Individual/household assessment that involves using socioeconomic information to determine eligibility of potential beneficiaries. It is usually rigorous based on extensive income information and verified means tests. A weighted score is then calculated using statistical analysis. It may also involve social workers to physically assess homes of potential beneficiaries:
- 2) Categorical targeting which involves defining eligibility in terms of individual or household characteristics such as age, gender, ethnicity, geographic location:
- 3) Self-selection—where the program is designed with dimensions thought to encourage the poorest to use the program and non-poor not to use:
- 4) Community based targeting—which uses community leaders or groups to decide the beneficiaries based on local knowledge about who is the poorest. This seems to be a cheaper strategy of targeting and potentially practical in developing countries particularly those in Africa.

The literature reiterates that through effective targeting, demand-side financing (coming in as social transfers) can increase equity in access to essential services (e.g. education) by the poor and vulnerable groups (Chapman, 2006). For example, 60% of the people who benefitted from the conditional cash transfers in PROGRESSA belonged to poorest 20% of the population (Chapman, 2006). This demand-side strategy was therefore able to benefit the poorest unlike most supply side strategies which tend to benefit the non-poor. However, the process to identify those who are eligible to receive financial support is complicated in practice. I suspect that the process of assessing the level of poverty for families in developing countries which by nature is already difficult is made more complicated by the interference of local politics especially where community-based targeting is used. For example, a stipend

may target the poorest of the society to send their children to school. In a village, some influential leaders who can afford to send their children to school ends up hijacking the scheme and have their children registered as beneficiaries. This might end up depriving the same poor of the stipend. Equity is thus compromised as the poor are made poorer and the better off even better. This was true with the Female Secondary School Assistance Project (FSSAP) project implemented from 1994 in Bangladesh where children of the influential members of the village had their children included for the survival of the project (Patrinos & Ariasingam, 1997). Otherwise they would have sabotaged the project. This followed lessons learned from an earlier USAID-funded female stipend project where girls were given stipends based on family income. This saw the exclusion of daughters of somewhat better-off members of society who withdrew their community support in protest (Patrinos & Ariasingam, 1997). Although in this Bangladesh example, the inclusion of the influential community members was done at an official level for the sake of the project, I still feel the impact on equity remains. And often times such influential community members will just include themselves especially where community targeting is used.

With targeting as a critical component of demand-side financing to ensure that the poor are reached, it has on the other hand very substantial costs associated with it that are often reflected in the high administrative costs of demand-side financing strategies (Kakwani, Soares, & Son, 2005). I suspect that since in most developing countries particularly those in Africa, the process of targeting will be complicated in trying to gather accurate information, it means the cost of targeting will be very high. This would mean fewer beneficiaries as most of the budget is spent on targeting expenses hence compromising the efforts to provide education to as many poor people as possible.

Furthermore targeting that involve individual/household assessment requires some level of updated household information. As is often the case, most developing countries may not be able to afford to collect accurate and updated information on a regularly basis because of limited resources. As such the targeting methods are more likely to incur errors, either higher errors of exclusion (under-

coverage rate) i.e. proportion of poor household left out of the program: or higher errors of inclusion (leakage rate) i.e. proportion of non-poor household included in the program(Coady, Grosh, & Hoddinott, 2002 : Gaiha, 2000 : Muller & Bibi, 2009). This I feel poses a big challenge to demand-side financing which often uses targeting as a way to ensure that the poor are reached. Higher rates of under-coverage or leakages mean compromise of equity efforts and trying to minimize these give rise to higher administrative costs which are already undesirable for cost-effectiveness purposes. This notion of targeting poses fundamental challenges and trade-offs in planning demand-side financing programs. Kakwani, Soares & Son (2005) noted that emphasis on targeting improves effectiveness and impact of a transfer program however: the cost per beneficiary increases thereby resulting in very high administrative costs. If on the other hand targeting is removed in the program, the cost per beneficiary will reduce hence less administrative costs but the leakage rate will increase which will still reduce the impact and effectiveness of the program.

Administrative costs

It is typical of demand-side financing to bring with it high administrative costs. Morley & Coady (2003) have said that transfer programs are often not very cost effective as most of the budget is eaten up by large administrative costs. These arise because of a number of reasons. First is the notion of targeting which requires resources to manage. Targeting as discussed earlier is such a complex exercise so that to get it right demands a lot of resources (World Bank & UNICEF, 2009). Some of these are needed for things such as collection of data on households, conducting surveys to develop a poverty map and travel costs to make individual household assessments by social workers.

Also some of the high administrative costs arise from “corruption and other operational inefficiencies, resulting in theft or other losses that reduce resources available for distribution to vulnerable households” (Morley & Coady, 2003, p. 2). In such a case, the transfer does not reach the

intended recipients. If such a transfer was for example a stipend or scholarship for basic education, it means fewer students will benefit and the already rich who are usually the administrators end up pocketing the funds. This might compromise access and equity goals.

Institutional capacity

Demand-side financing require more complex institutional arrangements and capacity. Since demand-side financing mostly involves conditional transfers, there is need for a substantial coordination mechanisms among key players such as financial institutions, government ministries, non-governmental organizations, community leaders and beneficiaries. This coordination is not easy to find in developing countries. Apart from coordination, there is also need to monitor compliance with conditionalities by beneficiaries. It involves rigorous & timely data collection and reporting. This level of efficiency will rarely be found in developing countries. For example in Paraguay, a program which gave cash for schooling with an attached condition of attendance, failed to monitor and ensure that such conditionality was met by beneficiaries. There were difficulties in coordination with line ministries and local education personnel plus failures in data collection about schools with beneficiaries (Soares & Britto, 2007).

Conditionality in demand-side financing

Managing and monitoring conditionalities in CCT initiatives poses some more challenges in demand-side financing. These cash transfers for education usually come with conditions attached e.g. (i). Minimum level of school attendance by beneficiaries otherwise will lose the support, (ii) minimum level of school performance (World Bank & UNICEF, 2009). Such conditions are a necessary component of demand-side financing in education because they motivate households to send children to school instead of work and children to work hard in school (De la Brière & Rawlings, 2006).

Without the school attendance conditionality, families receiving cash transfers might be tempted to use the cash for some pressing immediate needs in the household. To avoid this, transfers that aim at improving access of the poor usually have a condition of some minimum level of attendance attached (Chapman, 2006) which clearly spells out that if the benefiting family do not regularly send their kids to school, the transfer is discontinued. When poor households send children to school in exchange for a cash grant, access to education by the poor is thus improved. Conditionalities have therefore been seen to improve the impact and effectiveness of CCT programs (Kakwani, Soares & Son, 2005). However I suspect such conditionality sometimes complicates the financing process. Enforcing the conditions means closer monitoring which is more expensive to do and governments in developing countries often have less capacity to do that. It is important to note that these conditionalities bring critical challenges and trade-offs to CCT programs. While the use of conditionalities increase the impact of the program, monitoring to enforce the conditionalities puts pressure on the budget thereby reducing the effective value of the transfer to the population (Kakwani, Soares & Son, 2005).

Furthermore the minimum school performance conditionality is intended to motivate students to work harder in order to continue receiving the grant. In so doing school achievement for poor students is improved. However, this might see underperforming poor students lose the bursary/scholarship/grant. It is therefore legitimate to wonder whether poor families are assisted with such conditions or not. My suspicion is that these conditions might not work well for the targeted poor families. One question I would like to pose: how reliable are the assessment methods to measure students' performance? I am afraid that some potential students might be thrown out of the program due to ineffectiveness of assessment methods used.

I am also struggling in the use of performance conditions on the poor children. Withdrawing a scholarship from a poor child because she/he failed an exam or the system feels the student is

underperforming is a very difficult moral question which I think need to be considered in some demand-side financing like targeted bursaries or scholarships.

Reviewing girls' scholarship programs

Girls' scholarship programs have been implemented in many developing countries. As earlier alluded to, the main aim of such programs is to get and keep girls in school (McDonald, 2007). Money and goods have been given out to needy girls to support them financially. These programs seem to claim success in keeping girls in school. For example Guatemala which is known to have a relatively long experience in providing scholarships to girls in primary schools (Chesterfield & Enge, 2002), implemented the Eduque a la Niña Girls' Scholarship from 1993 to 1996.. The main reason of implementation was to try addressing the issue of very low participation of girls in primary education. In this program a small scholarship of about \$4 per month was given to each eligible girl in the 12 pilot rural communities. The total number of scholarship recipients was 478. Girls who received the scholarships were identified as the neediest through a parent committee. The Juarez Associates' study of this program found that girls attendance increased by 20% and drop out rate was reduced by half (Liang & Marble, 1996).

In Africa where HIV AIDs has left many children without parents, the Girls' scholarship programs have recently been used to assist orphaned girls to continue with school. Perhaps the largest effort of girls' scholarship programs recently implemented in over 40 countries in Africa is the Ambassadors' Girls' scholarship program AGSP. Despite large coverage, it seems very little research has been done to evaluate its effectiveness. One evaluation of AGSP was conducted by Chapman & Mushlin 2008. In this qualitative study, which looked at AGSP in Sierra Leone and Djibouti, found that the process of identifying needy girls had mixed results. While it was agreed that those girls who received the scholarships deserved them, the selection committee was faced with dilemma of which girls to choose.

This was because the number of needy girls exceeded the available scholarships so that it was difficult to decide who gets the scholarship. The girls who did not get the scholarships equally deserved them but the scholarships were limited. This created tension between recipients and non-recipients. This study also found that communities agreed to the fact that the program had an effect on delayed marriages among girls. Girls who could have had gotten married earlier, did not do so because they received the scholarship. The study further found that communities had welcomed the program and wanted it to go longer than planned however, there was no indication that the program would continue beyond donor funding.

Looking through project reports from various countries compiled by Exegesis consulting (2005), one observes success stories of girls' retention and increased enrollments being reported. However Rugh (2000) noted that, despite girls' scholarship programs claiming success (i.e. that they increased enrollment, attendance and completion), issues have been raised against them. These include: making students view scholarships as mere handouts benefiting the few and lacking real student participation, students who do not benefit objecting to those who benefit and that the administrative costs are disproportionately high (50-65% of the total) (Rugh, 2000).

Let me at this point attempt to highlight some key issues with these programs which seems to strike my mind from Rugh 2000. One key issue is the process of identifying beneficiaries. As has been acknowledged by McDonald, 2007, the process of identifying beneficiaries has not been an easy task with programs confronted with large numbers of orphaned girls in need of help. With a lot of poverty in Africa, particularly in Malawi, how then did this process fare?

The other issue is that of student participation in their view about these scholarships. My question is: how did students in the Malawi program view these scholarship awards? Did these scholarship awards motivate them to study hard and persist in school?

Furthermore, another issue is sustainability which I have noted in Chapman & Mushlin 2008 study. In this study, it was found that communities were not able to sustain the program beyond donor funding because of poverty and jealousy among community members created when only a few got the scholarship. I am not sure how the community in the Malawi program viewed sustainability. Does the community think the program will be sustained beyond donor funding? What if any is the community's plans to sustain the program? These issues are some of the reasons that prompted me to carry a systematic study on the Malawi program to try and answer these questions. The next chapter describes the method that I used to investigate some of the questions.

CHAPTER 3

RESEARCH METHODOLOGY

In order to meet the goals of this study, I conducted a qualitative research process that explored and examined a scholarship program implemented in Malawi. I chose qualitative research because of its flexibility and ability to allow exploring the dynamics of the implementation process of the program (Locke et.al., 2000: Marshall & Rossman, 2011: Patton, 1990). Qualitative research is known for its flexibility to explore phenomena that cannot be addressed by quantitative methods (Locke et.al., 2000: Maxwell, 2005 ; Patton, 1990) . Since the program is relatively new, very little is known and I felt qualitative study would help in capturing as much information and perspectives as possible. This matched my interest in this study which was not so much about the outcome of the program but the processes.

Research design

This study was purely qualitative. I used a case study approach, where site and sample were purposefully chosen. Data were collected using open interviews. Details of this design are explained below.

Research site

The study was conducted in Malawi. Although the program was implemented national-wide, my focus was on one education district - Zomba rural. The main reason for choosing this district was to use my status as an 'insider' in order to facilitate access to participants. Since this is the district in which I worked before coming to do my graduate studies, most participants knew me already and had trust in me which made them freely share their perspectives in the study. Thus, I gained immediate legitimacy in

the field because of my insider status (Chavez, 2008). I also was familiar with the geography so I knew which places to go. Furthermore, going through gate-keepers can sometimes consume a lot of time (Rossman & Rallis, 2003) and with my limited time which I had to collect data in the field, my 'insider advantage' helped me go through the gatekeepers fast enough to save time. So, I used most of my time in the field collecting data rather than struggling through gate-keepers. It was important to consider the gate-keepers' issue on the onset as it is a critical stage in entering the field (Rossman & Rallis, 2003) My second reason for choosing this site was cost-saving. This district is very close to my hometown where I lived during the study. This helped cut down on travel costs since the distances to travel and interview participants was short. Cutting down costs was critical to me as the study was self-funded and I did not have sufficient funds to do otherwise.

Why a case- study approach?

Looking at the purpose of my study and that this was a national-wide program, the more practical way of studying in-depth about phenomena was using case-study approach. This approach allowed me to study the program and its processes within contextual conditions. I believe that the program's success was highly dependent upon context. This is consistent with reasons of choosing case-study approach as put by Yin (1994) where he said such an approach can be deliberately chosen to cover contextual conditions when researcher feels contextual conditions were highly pertinent to phenomenon of study. Furthermore this approach was chosen because it allowed me study in-depth about phenomena without necessarily going to all the districts where AGSP was implemented. Thus I felt this approach was effective at the same time efficient in the sense that it allowed me study about larger phenomena in a short time.

Sample

My sample was composed of mainly scholarship recipients (students) who were primary participants in this study. The reason for choosing scholarship recipients was my belief that they were in a much better position to talk about how the program affected them than perhaps other participants in the program. Their perspective on how the program helped or did not help them persist in school was going to be more credible because they lived the experience.

In addition, the sample also included parents, SMC members, program mentors, and head teachers who were thought to be in a better position to provide some information which students could not e.g. information on sustainability of the program. These participants were carefully chosen by considering each research question with its possible source of information to provide answers (see table 4). Since my research questions reflect on the assumptions of implementing scholarship programs, my participants were chosen based on the principles of Interview researchers “who select participants that have the knowledge and experience about a particular focus of the study drawn directly from the purpose of the study” (de Marrais, 2004, p. 59).

Profile of participants

Although each of my primary participants had their own unique background and experiences, this study attempted to look shared factors to use in grouping them for easier description and understanding. Thus, at the time of the interviews, these participants were of ages between 13 -19, with most of them characterized as ‘double orphans’. By double orphan, I mean children who have lost both parents. This is as opposed to single orphans: meaning those who have only lost one parent. In this study, there were 13 double orphans and 5 single orphans. Only one participant had both parents alive. The average number of years in which each participant received a scholarship was 3 years.

I also interviewed program mentors. There were 4 school mentors and 3 community mentors in this study. These community mentors were basically ordinary parents who had commanded some 'respect' to win trust among community members. The parents/guardians interviewed were mostly female with eight (8) of them being parents/guardians of scholarship recipients and two (2) being of non-recipients. Only one parent/guardian was male. The headteachers interviewed were all male and had been in their position for more than 5 years.

Sampling procedure

I used criterion-based selection to select my primary participants (who from now on I will call beneficiaries) into three categories. These categories were based on the following criteria:

- Category one: beneficiaries who benefited throughout the program period (i.e. neither dropped out nor scholarship withdrawn).
- Category two: beneficiaries who dropped out despite receiving the scholarship
- Category three: beneficiaries who had their scholarships withdrawn due to conditionality of the transfer (i.e. academic failures).

The reason of using these criteria was to ensure that beneficiaries with various important experiences were captured. This would give a balanced and broader view of perspectives of the program.

I started interviewing 3 beneficiaries (one from each category). I then increased the numbers based on interview information I was getting from each category of beneficiaries. I ended up interviewing

more beneficiaries from category 2 because the results of those interviews were more interesting and I felt that I had not reached saturation of information. On the other hand, I only interviewed two participants from category three, because I could not find more of them. The reason that I learned during the course of interviews was that withdrawing scholarships from participants was discouraged after one year of implementing this program so there were no recipients whose scholarships were withdrawn in subsequent years. So for beneficiaries, I interviewed a total of 19 students as follows:

Table 1: Primary participants interviewed

Category	Number interviewed
Category one : beneficiaries who benefited throughout the program	6
Category two: beneficiaries who dropped out	11
Category three: beneficiaries whose scholarship withdrawn	2
TOTAL	19

The other participants i.e. SMC members, program mentors and head teachers, were selected from schools where the beneficiaries were drawn from. This was deliberate to maintain same conditions with beneficiaries as possible. A total number of those interviewed in this group was 17 as shown in the table 2:

Table 2: Other participants interviewed

Participants	Number interviewed
Program mentors	7
head teachers	4
Parents	8
TOTAL	17

The following table summarizes all participants interviewed in this study. Thus the total sample size was 36:

Table 3: Overall number of participants interviewed

Participants	Number
Beneficiaries (students)	19
Parents	8
Mentors	7
Headteachers	4
TOTAL	36

Methods of data collection

I used in-depth interviews as a primary method of gathering data. My goal was to elicit experiences in the program from perspectives of key actors. Since the program ended in 2009, I did not have chance to observe participants. The study had to solely depend on participants' reporting their experiences. It was my belief that the interview data that I was getting was capturing perspectives of the key actors and others associated with the program (Patton, 1990).

In addition to interviews, I also used document review as a method of collecting data. This was an effort to diversify my methods and improve on the validity of my study. Additionally, the use of multiple types of data sources provided triangulation of results which strengthened the rigor of the research design and conclusions.

In-depth interviewing

I conducted interviews following the 'general interview guide approach', which Patton (1990) says involves outlining a set of issues to explore before the interviewing process to act as a checklist ensuring coverage of all relevant topics. This still leaves room for flexibility to the interviewer to adapt questions according to context. I used this format to give some direction to my interviewing process while allowing flexibility. The topics of interest included in this interview guide were drawn from my research questions. These were:

- Identification of beneficiaries/Targeting
- Views about conditionality and targeting
- Utilization of scholarship package/impact of program
- Sustainability

However, let me mention that these topics of interest were not rigid. They simply gave me some preliminary guidance and structure while remaining open to relevant emerging topics in the course of data collection. Participants were asked different questions based on what I thought were their roles in the program. For example, questions on sustainability were not asked to scholarship recipients because such a role was for community members.

Interviews were conducted at the TDC or school depending on which venue was closest to participants' homes. Interviews varied in length with some lasting for only 20 minutes while others went up to an hour. The average length was 40 minutes.

Each interview was tape recorded to make sure I didn't miss anything that interviewees said. In addition, this helped me concentrate on the interviewing process rather than taking notes thus ensuring that the interviewees were given all the attention they needed (Patton, 1990).

Interviews were conducted in Chichewa, which is a local language and later translated into English. For headteachers interviews were switching between English and Chichewa. I am fluent in both of these languages and did not find any problems with switching or translating.

Document review

I also reviewed documents related to the program. These documents were two annual reports FY2 & FY6, a scholar selection form, and CRECCOM website on AGSP. This helped get a perspective of views and issues in such documents, which was then compared with the data generated from in-depth individual interviews. This comparison helped generate new data and validated the interpretation of the results. Part of my choice of this method was triangulation to improve validity (Patton, 1990;Yin, 1994.)

Beneficiary trend data

I also gathered data of all the beneficiaries in the district from the project's database. I used this data to track cohorts of beneficiaries who first received scholarships in 2005 when the project started. The cohorts were defined based on grade at the time of receipt of scholarship in 2005 (i.e. those who first received scholarship in grade 1 formed cohort 1, those who first received scholarship in grade 2 formed cohort 2, and so on up to cohort 8). Cohorts were tracked for six years to calculate the cohort drop out rate. The aim was to determine persistence of beneficiaries over the scholarship period (i.e. 2005 to 2010) as a way of validating data from interviews and document review. Notice that cohort 1

beneficiaries who persisted and never repeated a class were in grade 6 in 2010, cohort 2 beneficiaries were in grade 7 and so on as shown in figure 1 below:

	Grade (2005)	Grade (2006)	Grade (2007)	Grade (2008)	Grade (2009)	Grade (2010)
Cohort 1	1	2	3	4	5	6
Cohort 2	2	3	4	5	6	7
Cohort 3	3	4	5	6	7	8
Cohort 4	4	5	6	7	8	
Cohort 5	5	6	7	8		
Cohort 6	6	7	8			
Cohort 7	7	8				
Cohort 8	8					

Figure 1: Cohort of beneficiaries' grade progression

Notice also that cohort 8 only got scholarship for one year, cohort 7 for two years and so on. This was because grade 8 is the end of primary education in Malawi and beneficiaries could not continue to get scholarship after reaching that grade.

Data collection limitations

Since the program had officially ended at the time of study, the interview method required participants to recall from memory their experiences. For example, some of the students interviewed had dropped out of school two years before. As such, to recall something that happened two years ago was problematic to some. However, that was the only possible source of information to use.

Furthermore, the study could not access information on use of finances to determine how much money was actually used for the scholarships versus the total budget. It relied on what the participants said during interviews to determine whether funds were diverted or not. This was an attempt to answer the second research question (i.e. 'to what extent did the program experience diversion of funds?').

There were also very few documents that I found describing what happened in the implementation of the project. The few official documents I found were about the whole project in general and not specifically for Zomba Rural.

Methods of analysis

Since this study was qualitative, the methods for analyzing data were purely qualitative. Recorded data collected in the field's trips was transcribed into interview scripts. This generated large quantities of qualitative data, which is typical of qualitative research (Marshall & Rossman, 1995). To avoid being overwhelmed and confused, I started categorizing the data using some general organizational categories. This strategy of using organizational categories is as suggested by Maxwell (2005), a preliminary step in trying to bring some order to volumes of data. I generated the categories using topical areas from the premises of Chapman & Mushlin (2008) who suggested five premises under which such scholarship programs are implemented. These are:

- Eligible girls could be accurately identified,
- Scholarships could be delivered to these girls without undue diversions of funds
- once received the scholarships would have a positive effect on access and persistence of girls in school

- the scholarship program will be well received in the school and communities in which the program operated
- Schools and communities could find a way to sustain the scholarship program after external funds ended. (Chapman & Mushlin, 2008, p. 461).

I therefore generated some preliminary categories for my data analysis. Table 4 shows a summary of the linkages between the research questions, data collection & analysis process.

	Table 4: Summary showing research questions and data collection						
Premise	Category/ Topical area	Data Source	Type of data	Method of getting data	Research Questions	Guiding questions	Strategy for analysis
eligible girls could be accurately identified	Identification of beneficiaries/ Targeting	Selection criteria checklist, scholarship recipients(students) and head teachers Primary Source: <i>Headteachers</i>	Checklist and interview text	Gathering 'checklist' from project offices and interviews	(1)What were the dynamics in the process of identifying beneficiaries? ---How did the program identify beneficiaries? --What issues emerged in the process?	Head teachers: how were the beneficiaries selected? If discrepancies with criteria, why? Scholarship recipients: how were you selected into the program? Did you feel you deserved to be chosen? Why or why not?	-Compare selection criteria checklist with answers given by participants -coding to develop categories and themes
scholarships could be delivered to these girls without undue diversions of funds	Scholarship delivery	Scholarship recipients (students), parents, mentors and project records about scholarship package Primary Source:	Interview text and project records	Interviews and gathering project records about the procedure of giving out scholarship package	(2)How were scholarships delivered to beneficiaries?	What did you receive as the scholarship package? How did you receive the package? How did you know the total cost of the scholarship package you received? Mentors: what did you practically do to ensure that the	Compare interview answers with project records, and also develop themes from the stories told through interviews.

		<i>Students</i>				recipients got everything in the package? Did you observe any discrepancies? Explain.	
once received the scholarships would have a positive effect on access and persistence of girls in school	Scholarship utilization	<p>Scholarship recipients (students), mentors and project enrolment data from schools</p> <p>Primary Source: <i>Students</i></p>	Interview text and enrolment numbers	Interviews and gathering enrolment data	<p>(3)How did this program impact access and persistence of girls in school?</p> <p>--What were the positive or negative effects on access and persistence of girls in school?</p> <p>--How did scholarship conditionality affect the persistence of beneficiaries?</p> <p>---How did the mentoring component affect beneficiaries' persistence in school?</p>	<p>Scholarship recipients: In what ways did the scholarship help you stay in school? Do you think you would have dropped out without the scholarship? Why or why not? If dropped out, why? How did your friends view you after receiving the scholarship?</p> <p>Mentors: how did the package help recipients to stay in school? In what ways did the program help recipients access and persist?</p>	<p>--Theme development from interview notes through coding and categorizing.</p> <p>--Trend analysis :looking at drop out rates of scholarship recipients</p>
the scholarship	Community views about	Head teachers,	Interview text	Interviews	(4)What was the community's reaction to	In what ways have you liked/disliked the	Theme development from

program will be well received in the school and communities in which the program operated	reception of the program	scholarship recipients (students) and parents Primary Source: <i>parents</i>			the program?	program? Has it been a worthwhile program? explain	interview notes to tell the story
Schools and communities could find a way to sustain the scholarship program after external funds ended	Views on sustainability	Head teachers, parents and SMC members Primary source: <i>headteachers & SMC members</i>	Interview text	Interviews, looking for physical evidence e.g. bank accounts/food storage/ school and community owned businesses	(5)To what extent were schools/communities capable of sustaining the program?	In what ways have you planned to sustain the program? What problems/issues are you facing in efforts to sustain the program?	Theme development from interview notes, physical evidence e.g. fundraising activities, school/community bank account balances

After sorting the data using these categories, I proceeded with further analysis by coding chunks of data under each category using descriptive codes (Miles & Huberman, 1984) to get a general sense and then grouped them into new categories and subcategories emerging from the data.

I then read across individual participants' data to determine similarities and differences. This was an effort to look for commonalities as a phenomenologist's assumption of common human experience (Eichelberger, 1989). I also compared individuals in each category of participants' (e.g. across parents, across mentors etc.) to have a sense of experiences of each group of participants.

Furthermore, I looked for connections and patterns among the categories/subcategories and developed themes to describe what might be going on in the data. This was achieved through the use of inferential codes, which are at a more interpretive level (Miles & Huberman, 1984). Thus I coded my data and with the use of such codes ended up with new categories in addition to the preliminary categories drawn from the premises. This in-depth look at the data produced a coherent story describing and explaining what actually went on in the program.

I also used memos as part of my analysis. During the coding process, I wrote memos of the issues, puzzles, ideas, interpretations and linkages observed. This was employed as a strategy to keep track and manage the analysis (Miles & Huberman, 1984).

Enrollment data of the beneficiaries was analyzed using tracking analysis to observe the pattern. The aim was to see if any participant(s) dropped out or lost the scholarship. If so, an explanation of why this happened was sought where possible. If there were no drop outs, this was viewed as part of program effectiveness.

Validity

There are several strategies which I employed to help deal with validity threats to my study. One of these strategies was triangulation by using multiple methods of data collection and sources (Patton, 1990: Yin, 1994). Although individual interviewing was my major method of collecting data, I did not rely only on interview notes from participants. I was aware that interview data was limited to the participants' perceptions and perspectives since it was based on reported views. These were "subject to distortion due to personal bias, anger, anxiety, politics, and simple lack of awareness" (Patton, 1990, p. 245). To deal with this, I collected some data using document reviews in addition to individual interviews. I believe some individual bias was minimized and checked through document review process. Furthermore, document review was free from the influence of anxiety since the documents were written without the researcher's presence. This was on the assumption that the presence of a researcher might sometimes cause participants' anxiety. For example in my case, some of the participants e.g. headteacher, knew me as their boss before I became a researcher. As such, some of them might be anxious when talking to me because of power distance.

On the other hand, I was also aware that data from project documents might be influenced by local politics. Project reports might document only the positive effects of the program and ignore the negative (Patton, 1990). Data coming out might be what was "politically correct" rather than what actually happened. As such, the use of individual interviews helped to eliminate or minimize this. Literature on interviewing says participants are more likely to be free and give the actual information in one-on-one individual interviews than in a group. This is especially true if they are assured of the privacy and anonymity. Taking this into consideration, I

made sure that individual interviews happened at places where no third person was in the interview room.

Also use of trend (enrolment) data was another deliberate effort to vary data source. Information from trend data was compared with stories told by participants' during their interviews thereby validating the study.

By interviewing various categories of participants (i.e. students, teachers, mentors) in this study, my other aim was to cross-check information. For example when I asked students about how they were identified as recipients in the program, the answers given were compared with the responses of head-teachers for consistency.

Furthermore, when it came to writing my research report, I used participants' direct quotes (translated into English) to reflect on what participants actually said thereby enhancing the validity of this study (McMillan & Schumacher, 2001). This is in part was the reason that I chose to mechanically record the interview sessions.

I was aware of my own biases having worked as a district education manager and see the program rolled out in 1997. Since I entered this field as a researcher, I was aware of probability to influence the results. To deal with this, I gave some brief presentations of my results to experts (Maxwell, 2005) at the end of my data collection to give my preliminary impressions about the data I had collected. I highlighted key issues that seemed to be coming up at that point. This was done to subject my impressions to an independent judgment. This again was an effort to improve the validity of the information and eliminate my own biases.

On the other hand, my prior brief experience with the program helped gain confidence of the participants who did not view me as an outsider coming to spy them. Instead they trusted

me with valuable information, which they might not have given out to a stranger. At the same time, since I did not stay long when the program went into full operation, I considered myself as being unfamiliar with practical issues that came out. This worked to my advantage of eliminating or minimizing biases

Lastly but not least, I looked for divergent views in the data to see if they had substantial support to give an opposing explanation of an issue. Allowing for examination of competing explanations and discrepant data is critical in addressing validity (Locke et al., 2000 as quoted by Maxwell, 2005: McMillan & Schumacher, 2001).

In conclusion to this section on validity, I had the confidence that the results of this study reflected accurately what had happened in the program. The perspectives of participants gave a true picture of how this demand-side financing strategy fared in Zomba rural. I believe the checks and balances to validate the data were adequate.

Chapter conclusion

This chapter has highlighted that this study was a qualitative study using case-study approach. This was chosen because of its flexibility and ability to allow analysis of processes/dynamics of the program. It employed individual interviews as a major way of data collection. In addition, the study used document review and beneficiary trend data as other data collection methods. The use of other methods was in part an attempt to triangulate with the aim of improving on validity. The study analyzed data by coding interview scripts using both descriptive and inferential codes. Then categories and themes were generated to tell the story.

CHAPTER 4

FINDINGS –INTERVIEW DATA

This chapter presents part one of the findings in this study. These are findings from interviews, which were conducted for a two-month period from December 2010 and January 2011. These interviews were done on key actors that were involved in the Ambassadors Girls scholarship program in Zomba rural, Malawi. I decided to separate the results of this study from the discussion to avoid confusion that often arises in distinguishing between what the participants said from the researcher's own point of view (Sandelowski, 1998). I would like to let "the data speak for themselves" (Wolcott, 1994, p.10), and as researcher I will add my interpretations in the discussion chapter which is chapter 6. I use a simple conventional report writing style in which the results of the study are separated from the discussion of those results. (Sandelowski, 1998).

The findings are presented under each research question for each of the six categories of participants i.e. students, who persisted, students who dropped out, students who had scholarship withdrawn, mentors, headteachers and parents. Let me point out that I did not ask uniform questions to each category of participants. Only those questions that were relevant to a category were asked. This means that there will not be data for each question under each category. For example, there are no findings about sustainability under student categories because such questions were not asked to them. Such findings will be found under parents/headteachers.

I use direct quotes (translated into English) of what participants said to support my reporting. At some points I illustrate with short stories of participants as told by participants

themselves during the interview sessions. I have also where appropriate, used some interview extracts to reflect actual conversations I had with some participants.

The research questions reflect the five premises under which scholarship programs are implemented and hence capture the essence of this study which was to examine the extent to which the five premises were held true in this program and if not, what happened? Here is a summary table (drawn from table 4 in chapter 3) that links the premises to research questions. The findings are presented in the same order of the questions as shown in table 5.

Table 5: Premises and related research questions

Premise	Research Question
eligible girls could be accurately identified	What were the dynamics in the process of identifying beneficiaries?
scholarships could be delivered to these girls without undue diversions of funds	How were scholarships delivered to beneficiaries?
once received the scholarships would have a positive effect on access and persistence of girls in school	How did the program affect access and persistence of girls in school?
the scholarship program will be well received in the school and communities in which the program operated	What was the community's reaction to the program?
Schools and communities could find a way to sustain the scholarship program after external funds ended	To what extent were schools/communities capable of sustaining the program?

What were the dynamics in the process of identifying beneficiaries?

There were varying responses from various categories of participants but they all seemed to generally point at poverty and academic performance as criteria used to select beneficiaries. While it was obvious that school records were used to measure academic performance, findings revealed no physical checklist to measure poverty. As a result, personal judgment/impression was used to assess the poverty levels of potential beneficiaries during Verification visits. Findings further revealed that the process of selection was not uniform. However stakeholder involvement was generally used as an important factor to achieve objectivity of selection. Overall, there was general satisfaction that the process identified the right beneficiaries however some minor traces of dissatisfaction were observed and these were attributed to households' scramble for free stuff & ignorance about different poverty levels. Here are the responses from each category of participants:

Response from students who persisted

Students who persisted seemed to have an idea of why they were selected into the program. They cited poverty and good academic performance as reasons of their selection. Here is what one student said:

I was selected into the program because that time I was very needy but was also hard working in school. So they were selecting those who were needy and hard working. So they briefed me that I will be receiving things such as notebooks, shoes, lamp, body lotion and paraffin for the lamps to help in our schooling (STD/persistent/01).

In addition, some students felt they were selected into the program merely because they were orphans. One student said “they selected me because I am an orphan. I lost my mother but my father is alive. I live with my grandmother” (STD/persistent/02). But she seemed in her explanation to indicate that “academic performance” was an additional component to her being chosen. She said “the process of selecting me involved the headteacher and the committee looking through my notebooks to see what I write” (STD/persistent/02).

In trying to explain the actual identification process, findings revealed that students were just on the receiving end. They did not need to do anything to influence the identification process. One student cited her experience as follows:

What happened is that at that time I was living with my uncle who had just died. After one month I was called to school by the headteacher. When I went with the wife of my late uncle, the headteacher briefed us that officials from CRECCOM came and asked us to choose girl students to be assisted under the scholarship program. He continued to say that they selected me to be one of the beneficiaries of the program. I was very happy with the news because at that time I was really needy (STD/persistent/03).

As to whether the students felt they deserved to be chosen, the responses were mixed with some saying they deserved it while others said they did not deserve it but attributed it God’s grace or just mere luck. This is what some of them said:

Yes I think deserved it because at that time I was really needy. I lacked basic things such as clothes, notebooks, body lotion and food. I could go to school without eating..... At that time I was living with my mother. My father had passed away (STD/persistent/01).

I believe I deserved it. This is because the program aimed at assisting those who had no parents to support them but also those who were hard working in school. I happen to be one girl fitting those criteria (STD/persistent/03).

I did not deserve it. This is because here at our school there are many needy students who are orphans who could have been selected. It was just God's grace for me to be selected. There are other students here who are worse off than me but were not selected (STD/persistent/02).

In trying to establish the reaction of other students who were not selected into the program, those students who were selected said their friends generally accepted them well. They did not experience much of antagonism although sometimes they could be ridiculed. Here is what some students said:

Our friend viewed us well I guess. I did not sense or experience any antagonism. I think we were okay. I did not see any problem (STD/persistent/01).

---of course some students were jealousy. They could say a lot of bad things. Suppose you put on the shoe they could say hey! Look at them: they have put on those free shoes. (STD/persistent/04)

But some friends ridiculed us. For example when I took my school bag to school, some friends commented "mwawawonatu awo atenga zikwama zolandila" (look at them, they have taken those free bags). They were able to notice the bags because of the color and also the stamp on the bag (STD/persistent/02).

Students who had their scholarship withdrawn

These students cited reasons of poverty and orphan-hood for their selection into the program just like the other students but added a dimension of “well behaved”. Here is what one student said in explaining her case of how she was selected:

I was told by the mentor to come to the teacher development center and there we were told we are in the program. I don't know the reason they chose me. Sometime they chose those who were hard working and sometimes those who were of good behavior. As for me I think they chose me because I was well behaved. But I do not have parents. They both died. I think I deserved to be chosen because I had no parents and was living with my grandmother.
(STD/withdrawn/01)

Mentors

The mentors indicated that the selection process involved household verification visits to assess poverty level. They seemed to assume an active role in the process and point to selection criteria that included the general behavior of a potential beneficiary. Here is an interview extract from a conversation I had with one mentor i.e. MTR/Village/01:

Question: what was the process like of selecting beneficiaries?

Response: Selection process started with the headteacher giving out names of potential beneficiaries. We as mentors then went to visit the chief of the village where we gathered some information about those potential beneficiaries' household(s) from the chief's perspective. After that we went visit the households to assess the level of poverty and verify any information we have gathered from the chief and the headteacher. Based on what we saw, we made our own judgment and selected the beneficiaries.

Question: Did you have a checklist for assessment?

Response: Yes we had a list.

Question: Can you explain?

Response: For example I will explain my experience. There was a potential beneficiary selected by the headteacher. When we visited the household we found three children: one boy and two girls. We noticed real poverty in that home. So among those children we needed to pick one to receive the scholarship. Using our judgment we decided to help the youngest girl among those children. And believe you me, our choice was excellent because after a while that boy and the older girl went out of the home and got married but for the youngest girl we chose, she is still in school right now.

Question: But you have not explained the list and the things you looked for in your selection. What really did you look for?

Response: you see when we arrived at the household we interviewed the guardians about the general behavior of a potential beneficiary in question. There has to be a consistent good story about any potential beneficiary from all the in informants (headteacher and chiefs) for the potential beneficiary's success of being selected.

Question: Did CRECCOM give you a checklist?

Response: No, they did not give us one. We were promised the list but we never got it.

This conversation seemed to show that headteachers initiated the whole process of identifying beneficiaries. It did not say anything on how those headteachers actually chose the beneficiaries. The absence of a physical checklist was clearly observed and it seemed the mentor relied on their own judgment of poverty. The notion of “well behaved” as selection criteria was also echoed by the mentors just like the students.

In responding to whether the community was satisfied with the selection process one mentor actually said:

People have sometimes grumbled but that's it. There has never been any open dissatisfaction of the selection process. You know: if you look around among the beneficiaries, you will not find my relative. Even for all the mentors in this zone or even the headteachers, you will not find any of their daughters as a beneficiary. We have been very objective in our selection process (MTR/Village/04).

The mentor seemed to bring on the idea of “objectivity” in the selection process and stating it as the reason for community satisfaction of the selection process.

Headteachers

The responses from headteachers seemed to indicate the involvement of various stakeholders in the selection process with the headteachers as central players. However the powers given to these stakeholders varied from headteachers making final decisions to chiefs making final decisions. Here is a description from a headteacher whose school gave more powers to the chiefs in the selection process:

Mmmmm at this school when CRECCOM came to sensitize us about this program, we were told as teachers together with the community leaders to select three beneficiaries into the program. So the procedure was that first, we used our registers to come up with lists of names of the needy girls and also orphans. Together with the chiefs, school committee members, we sat down to discuss these lists and distribute them to chiefs according to villages where these students came from. At this meeting, the chiefs were asked to identify from the lists, the neediest girls in their villages who come to this school. We asked each chief to select one girl who was in the most critical living conditions in their homes. Since we have seven chiefs surrounding this school, it meant selecting seven potential beneficiaries. From those seven potential beneficiaries, we were going to have another meeting to select the needed three beneficiaries. But before this was done, one chief came up and said since the number we needed was just three beneficiaries, it was a waste of time for all of us to trouble ourselves looking for potential beneficiaries. We can just give

this opportunity to some selected villages. You know we just left this matter to the chiefs to discuss. After their discussion, they came up with two chiefs who were given a chance to choose the three beneficiaries. One chief Kumisiku, where this school is situated, the chief was given to choose two beneficiaries and the other village Thololiwas, the chief was given to identify one beneficiary. In this case, exactly three beneficiaries were identified by the two chiefs (HTR/02).

In schools where headteachers made final decisions, one headteacher described the process as follows:

When we got word from the zonal PEA to supply names of beneficiaries, we called for a staff meeting at school level to identify potential beneficiaries. Here we were trying to identify children who were hard working and had interest in school but from poor households. So in our school we were asked to identify four beneficiaries. So what we did with my staff was to select a group of twelve potential beneficiaries. We then called for a meeting where we invited school committee, PTA and the village chiefs to deliberate & verify the names. Each member gave his/her views about the twelve on the level of poverty they knew. After these deliberations, a smaller group comprising some staff and myself met another day to make final decision. We had to weigh and analyze each potential beneficiary based on what was earlier said in a larger meeting (HTR/03).

Another finding revealed from the headteachers' responses was the use of verification visits to assess the poverty level of beneficiaries. This is consistent with what the mentors said on the same. Headteachers actually said this in acknowledgment of verification visits:

...you know when we were discussing these issues the guardians were not there. So the chiefs had to visit these homes to brief the guardians. When the chiefs came to report to us, we also sent the mentors to visit the homes and verify. (HTR/02).

...yes there were home visits made well before the meetings with school committee, PTA and chiefs. Once my meeting with teachers identified the

names of potential beneficiaries, we made home visits to assess the poverty level of households of these potential beneficiaries. We interviewed the guardians and potential beneficiaries. We are able to make judgments from the way they look. The looks can show that someone is poor (HTR/03)

It was interesting to note that the criterion to assess potential beneficiaries was not in black and white i.e. there was no standardized written checklist. This absence of checklist was consistent with what the mentors experienced as noted earlier. Some headteachers were more elaborate on the indicators they used while some did not elaborate. On the overall it seemed they relied much on their judgments or impressions on how a beneficiary looked. Here is some of what they said:

We were looking for those doing well academically, those who are in poverty and lacking assistance both orphans and poor, or non-orphans and poor. But the poverty criteria had the priority. Because someone can be an orphan but not poor and also someone can have parents but very poor. We could judge who is the neediest to be given the scholarship (HTR/01).

we looked for whether or not there is food in that household, the kind of dressing of parents/guardians, what kind of employment do they have? Is it ganyu? (Short-term employment e.g. few hours job) What kind of house do they live in and who built it? Who are their relatives? We tried to answer these questions. From these we were able to make judgment. For example if someone lived on ganyu, then we made inferences saying that if they didn't get 'ganyu' some other day, then they had nothing to buy food with. And also the way a child dressed when going to school, you could tell that this kid was coming from a very poor family (HTR/03).

About the challenges faced in the identification process, the findings show that some headteachers found no problems at all. It seemed there was a feeling among

headteachers that the process was able to identify the right beneficiaries. Some headteachers had this to say:

No I haven't met any problems so far. I came here in 2002 and when the program started I was already here. We have been able to select beneficiaries with the assistance of teachers without any problems at all (HTR/01)

I strongly feel that the right people were chosen. Some people just complained for the sake of it. (HTR/02)

However, headteachers acknowledged that some community members were not fully satisfied with the process. They reported having observed some expressions of dissatisfaction from the villagers but downplayed this as simply a reflection of community's ignorance on poverty issues and scramble for free things. They said in response to my inquiry on community's reaction to selection process:

Ha.ha.ha the reaction was mixed. Some were satisfied but some grumbled saying they should have chosen their children who were most needy. You know in this village when they see free things, everyone wants to benefit. (HTR/02)

There were queries from some villagers as you know these villagers cannot differentiate their poverty from others. They always thought that all of them should have received the scholarships. It looks like each household would have wished they had received the scholarships. (HTR/03)

In addition, headteachers seemed to indicate that there were some traces of corruption in the process especially where chiefs were given powers to make final decisions about selecting beneficiaries. If given a chance to do it differently one headteacher said:

Aaaaa I think if we do it again, we will not give too much power to the chiefs to identify beneficiaries like we did this time around..... I am saying this because with the process we used, some community members complained of the process saying it was not fair. Some believed there was corruption involved. So to avoid this next time, all the stakeholders should be involved in the actual identification. . (HTR/02)

Parents

The responses of parents on how their daughters were selected into the program seemed to indicate issues of poverty and academic performance as key factors in the selection process. This was consistent with the findings from all the other categories of participants. Here is what some parents said in describing their experiences:

One day, I just saw the mentors asking me how I was managing to support this girl. I told them I was struggling to make ends meet. I did not know why they were asking but I guess they saw the poverty in my household. After a while, I just heard them calling my girl to go to the TDC to be in this program? (PTR/01)

I just saw a teacher visiting my home and told me that my child was selected as a beneficiary to receive a scholarship program. The teacher explained that my child was selected because she was doing well academically (PTR/02).

Looking at the reaction from other parents whose daughters were not selected, findings showed mixed reaction where some positively welcomed the situation and others displayed some dissatisfaction and jealousy. This experience was also true among students and headteachers spoke of similar reaction from community members. Those parents whose daughters were in the program said this about their friends:

Some friends were not happy. They asked, why was my child chosen? I told them it's because she was doing well academically. I detected some resentment from them. You know we parents know each other. When your friend gets a good thing and you are not happy, you can see, sometimes they could not talk to you. I did not care as long as my child was in school I did not care about my friends' reaction. But some people were happy for me. They said I was lucky to have my child assisted (PTR/02).

Some understood my situation but others did not. I personally was not confronted but any negative remarks. But have heard from others saying so and so was saying this and that but that's part of life. Overall I live well with my friends (PTR/01).

How were scholarships delivered to beneficiaries?

This question was posed to elicit what actually constituted the scholarship package from the perspective of beneficiaries and other participants on the ground. It also aimed at establishing scholarship distribution process and what actually happened as experienced by beneficiaries/participants on the ground.

Findings showed consistency in scholarship materials received as recalled by participants and but also revealed that the total value of the package was not known to participants. Distribution was made at a public ceremony for transparency and accountability. This was done at a Teacher Development center (TDC) which is a central place in each zone. Although all materials reached the intended beneficiaries, some shoes were not delivered when returned for correct size. After distribution of scholarships was made, findings further showed that follow-up visits were made to ensure proper use of materials however abuses (of scholarship materials) by some guardians were reported. It was also clear that during those follow-up visits, the spirit of sharing scholarship materials within a household was encouraged.

Last but not least, findings showed some willingness by some households to give a token of thanks (any material thing given to show appreciation) to authorities for selecting them into the program. The following were responses from participants:

Response from students who persisted

Findings showed that the scholarship package was comprised mostly of school materials and some basic personal care stuff. In addition some cash was also involved. One student had this to say in recalling what things she had received as a beneficiary and the place she where this happened:

I received clothes, money K2, 000 (this was equivalent to \$13) (1000 to buy uniform, 500 for sewing fees, 500 to buy paraffin for the lamp). I also got mosquito net, soap, body lotion, notebooks, pens, underwear etc. I received those things at the TDC (STD/persistent/02).

However, it seemed these students did not know the total value of the whole scholarship package. They were ignorant of the value and they did not seem to care. When I asked whether they knew that total cost of the items they received, one student answered “no, I didn’t know the total cost of the whole package”(STD/persistent/01).

Students who dropped out

These students also mentioned that they got personal care stuff, school materials & some food items such as sugar and indicated they did not know the total value of the items.

These scholarship materials and indifference about the total cost of the items is consistent with the earlier category of students. One student actually said:

I received soap, body lotion, and school uniform, a cloth for dress, pencils, sugar, blanket, a bag of maize and a school bag..... But I did not know the total cost of the items (STD/drop out/01)

Students who had their scholarship withdrawn

Findings showed that the materials received by these students were the same as the other category of students. However they hinted in their responses to show that some items such as shoes were not always delivered to the beneficiaries especially when the shoes were not the right size. One student had this to say:

I received money sometimes, food, pencils, blankets, and sometimes could give us shoes. But like one time they brought shoes, they could not fit me so was sent back. They said will bring the correct size but the shoes never came (STD/withdrawn/01).

Mentors

The mentors explained in detail the whole process of distributing scholarships. Their descriptions were consistent and indicated that the process was public. There seemed to be transparency and accountability in this process. One mentor described the process as follows:

Usually we got a phone call from the PEA asking us to summon the beneficiaries, chiefs, the headteachers, and parents of all the beneficiaries and all the mentors to go to the TDC on a specified day to distribute the scholarship materials. The chiefs and all these stakeholders were invited to witness the distribution.

So on the day of distribution, the way it happened was that when the name of the beneficiary came out, it came with a list of items in the packet. So each beneficiary got a bag with the scholarship materials inside. So we asked all the beneficiaries to stand in public with their bags and list of items. So we helped them stand publicly on a line with their bags and lists. So names of items from the list were shouted. Once the name of an item was mentioned, the beneficiary had to take the item out of the bag and showed it to the public to see. So they would say “mu bag muli soap 5 tulutsa! ma ruler atatu, tulutsa! Makope 15, tulutsa! choncho mpakana katundu yense pa list pamenepo.” (Translated as: “in this bag you have 5 tablets of soap, take it out!, three rulers, take them out!, 15 notebooks, take them out!, like that until all the items on the list are mentioned”) (MTR/teacher/01)

On the same, another mentor described the process by saying:

On the day of distribution, we called all the chiefs in the area and the parents/guardians of the beneficiaries.....

.....the beneficiaries received all the items in public. What happened was that the bags with scholarship materials were brought to the TDC for distribution. Each beneficiary stood beside their bags and told to take out the list of items. The project officials also took a copy of the list and started calling one item after another. Every time an item is called, each beneficiary took it out from their bags and showed it to the public until all the items finish. So they would call say, “tulutsani masikito neti! Chotsani nsapato, kutulutsa, chotsani sopo! Kutulutsa. Chimodzi chimodzi mpakana zones kutha.” (Translated as: take out mosquito nets! Take shoes out! Take soap out! One item after another until all the items were mentioned). Sometimes if an item was missing, then that beneficiary marked it down. The project later sent the missing item to the TDC where the beneficiary was informed to go and collect (MTR/Village/01).

As to whether any discrepancies were observed in the distribution process, mentors indicated no discrepancies at all except in some occasions where shoe sizes did not fit some beneficiaries and replacements had to be made. The reporting seemed mixed with some saying

the shoes were replaced while some said they were not. Mentors who recalled some incidences of non-replacement of shoes were consistent with what the students said about the same. One mentor had this to say in response to my inquiry on whether she could recall any incident where shoes were not replaced:

I remember one incident where some four beneficiaries had their shoes given back to be replaced. But 3 of the beneficiaries never got their shoes back. But yes the shoes are mostly replaced. They try their best to replace (MTR/teacher/01).

Regarding the total value of the scholarship package, the mentors gave mixed responses where some seemed to have seen the total cost while some expressed ignorance. But the overall picture seemed to indicate that no one was definite about the value of the scholarship although there seemed to be satisfaction and trust to the way things were done. Unlike the students who were indifferent about the value of scholarship, mentors seemed to care but no one took the courage to ask the project officials. Here is some of what the mentors said:

No I didn't know the total value. They never told us. I just estimated that it might have been around K12, 000 (\$80) or somewhere there but it's a lot. (MTR/teacher/01).

The way I know it, think I was satisfied with the process. But you know the project bought the items somewhere and we were never told the cost of each item. What we were told was the total quantity of the items bought and the total cost. We didn't see the cash receipts. We didn't know the individual cost of the items and there was no way to verify that because we didn't see the cash receipts for each item..... but we believed them by just estimating the cost when we look at the items. And also when the project officials came to distribute, there were usually three or four people, so we thought they couldn't cheat (MTR/Village/02).

Once the materials were distributed, follow-up visits were made to ensure that beneficiaries were actually using the things and that nobody took away from them. Findings showed that mentors were central to these follow-up visits. One mentor said, “After 3 days or so, we followed up the materials by visiting the homes of the beneficiaries. We talked directly to beneficiaries alone to hear from them. We learnt how they were living in their households” (MTR/Village/01).

Apart from ensuring that the materials were used to benefit the scholarship recipients, mentors seemed to also encourage the sharing of certain materials particularly food items to other members of the household:

During the visits we also advised guardians to avoid sharing the materials with other people except those living in the same household. For example if a beneficiary got 5 packets of sugar, you could not share that to say grandmother/or some relative living somewhere else. But if the child lived in a household with siblings, then they could share the materials to benefit all in that household (MTR/teacher/01)

From these visits, findings seem to reveal abuse of the items by some guardians who wanted to overtake the beneficiaries. Here is a story of a blanket as told by one mentor:

There was a beneficiary who received a blanket but his uncle could take the blanket to use. So when we learnt about it, we called the uncle and all the relevant people. So the uncle confessed saying “yes its true. I sometimes take the blanket and use it when sleeping outside at a funeral. I do not have my own blanket so I borrow that one. I feel ashamed to sleep without a blanket with everybody else seeing you out there”. So we rebuked him and told him to find other ways of finding another blanket for himself. So he never did it again. He apologized. (It’s a tradition in Malawi’s villages that when someone dies in the neighborhood, all the other villagers go and sleep at the house where death has

occurred. This happens on the night on mourning. Since there are usually many people, they cannot fit to sleep inside the house hence men sleep outside) (MTR/Village/01).

Another mentor told a story of 'materials in a grocery store', where a guardian attempted to abuse scholarship materials as follows:

There was another child who after receiving the materials saw the materials being taken away from her and put in a grocery shop to be sold. And when we visited her home, that kid started crying upon seeing us. We asked her why she was crying and she explained the whole story to us.

.....the story is that, the kid in question was living with a grandmother. At the time of receiving scholarship materials, that grandmother got sick and was in hospital so instead someone, who owned a shop, was left with temporary custody of the girl. So when the girl went to receive scholarship materials at that time, this person escorted her as was required. When they went back home, this temporary guardian took some of the scholarship materials such as soap, body lotion and put it in the shop for sale. So it was our visit, which helped to correct this situation. That person had to pay back (MTR/Village/02).

Findings further showed that household's reaction to follow-up visits was positive.

Mentors indicated that they did not find any problems although at first, some thought they were being spied or that mentors were there to receive something as a token of thanks. One mentor said:

Of course some people thought were going to spy on them. But we explained to them that we were just trying to make sure that the materials were used properly as part of the project requirement. So they received us well. Sometimes they thought we were following up to receive some things from them. But we said no (MTR/Village/01).

Parents

Findings showed that parents recalled very well the items in the scholarship packages as received by their daughters. One parent said, “ we received 5 packets of sugar, 10 tablets laundry soap, 5 tablets bathing soap, 3 bottles body lotion, 5 pants (underwear), 5 halves, shoes, clothes” (PTR/02). This seemed consistent with what the students also said.

Explaining how the materials were distributed, parents said the distribution was through public ceremony. “We got these materials from the TDC in public. We all went there. The girls got the materials in a bag. We were asked to open the bags and show the items to the public (PTR/02). This is pretty consistent with what all the other category of participants said.

On follow-up visits of materials, parents acknowledged having been visited by mentors and being advised to use materials well. They said, “Mentors simply advised us to take care of the materials and make sure the beneficiary was using them. They told us it would be long before we receive the next consignment of materials (PRT/01). I was prompted to ask parents how they viewed the follow-up visits and whether they were expected to give some items to officials as a token of appreciation. In their response, parents said they welcomed the follow up visits and denied any suggested attempts to give a token of appreciation. However some seemed to suggest that the idea of giving a token of thanks was acceptable only if something else was given instead of scholarship materials. Here is what they said in response to my question on whether they gave some token of appreciation:

No.no.no we didn't do that. We were afraid to do that. We feared the government that if we tried to give a token, we might be charged (PRT/01)

No, they refused. Even if I wanted to give them a token of thanks, I could not give them the scholarship materials. I could give them say some cassava or groundnuts or some other produce from the garden. Not the scholarship materials (PRT/02).

How did the program affect access and persistence of girls in school?

Findings generally showed that the program had positive impact on persistence (i.e. helped girls persist in school) however there was substantial evidence that this was compromised by the number of girls who dropped out despite receiving scholarships. Findings revealed a number of critical factors for this situation.

For the positive impact on persistence, findings revealed that internal motivation of the girls was critical to persistence and that scholarship acted as a re-enforcement agent. In addition, an effective mentoring program, good household living conditions and parental encouragement significantly contributed to the success.

On the issue of drop out, findings revealed that lack of internal motivation/personal choice, peer- pressure, lack of role models, ineffective mentoring program, involvement in family businesses and unfavorable living conditions (guardians' negative influence) were some of the factors that caused girls fail to persist. In addition, hardships experienced when both parents died pushed the girls into desperate situations where they failed to persist in school and resorted to early marriage as a solution. Findings further revealed a general sense of remorsefulness among girls who had dropped out for reasons other than desperate situations. Following are the findings from each category of participants.

Response from students who persisted

Girls who persisted seemed to show that this was possible because of their own motivation (internal motivation) in the first place to go on with school and that scholarship just helped to reinforce that.

In addition, findings show that an effective mentoring program and good living conditions at home helped girls persist. Following are the responses from students explaining their experiences.

I interviewed this one girl who at the time of interview had completed her senior secondary certificate and was waiting to write University entrance examinations. This girl had earlier benefited from the scholarship program in std 7 to std 8. She then passed her primary leaving certificate and got selected to secondary school. She somehow continued to get assistance from other sources that paid for her secondary education until she completed senior secondary. This story seemed to show the girl's determination (motivation) to go on with school and the reinforcement she got from receiving the scholarship. Here is the girl's story in her own words.

My parents died long time ago. At age 3, both of my parents were dead. I was then living with my uncle who used to help me even though the help was not adequate. He bought me school uniform then in std 3. I had the same uniform in std 4, std 5, std 6 and std 7. The uniform was torn and was smaller for me. I had to put on a skirt below it to make it long and hide the torn part. While in std 7, my uncle died so I moved and lived with my grandmother until now. At that time life was really tough and I was not sure if I was going to complete my primary school but I kept on going. In std 7, I got assistance from AGSP who gave me things such as paraffin for me to study at night, mosquito net to protect from malaria, shoes, notebooks, pens, food etc. and this made me work harder in my school. That encouraged me and gave me hope to go on with school. After passing my primary school exams I was selected to go to secondary

school and CRECCOM continued to assist me until form 4 where I wrote and passed well my MSCE. Now I am just waiting to take my University entrance examination (STD/persistent/03).

When the girl (STD/persistent/03) finished telling me this story, I wondered what went on in her mind the time she put on torn uniform to school. I then inquired how it felt like dressing in torn uniform. She said:

I felt bitter. I could see my friends putting on new uniform and sometimes changing uniform during one semester while I had nothing! It made me think that if my parents were alive, probably I could have been better off. But I had to move on (STD/persistent/03).

Looking at this response, my observation was that of a girl filled with bitterness because of her condition but determined to continue with school.

In trying to learn more about the challenges this girl faced, I inquired whether she had any other problems with the guardians she was living with. The girl said, “no, I did not have any other problem at home except poverty. That’s it.” This seemed to show the contribution of caring home environment to this girl’s persistence.

Findings further showed that students who persisted had benefited from the mentoring component of the program. One student actually said:

Yes I met the mentors. They gave me various advices to help me work hard and remain in school. So if you listened to what the mentor said, you would continue with school. So I listened to mentors. They came to our house to check how I was doing (STD/persistent/01).

Students who dropped out

There seemed to be various factors that caused students to drop out despite scholarship. Findings revealed that some students dropped out because of hardships (desperate situations) they faced when parents died; whereas others dropped out just purely out of choice (lack of motivation). There also seemed to be students who claimed to have dropped out by mistake (human error) i.e. got accidentally pregnant and that forced them to drop. Looking at circumstances that led them to get pregnant, findings showed natural teen-age sexual pressures, lack of role models, and peer pressure as contributing factors. Findings further showed that some students dropped out because of poor living conditions (guardian influence), lack of self-esteem by the girls themselves and also coming from some mentors' comments who thought the girls could not persist (ineffective mentoring program). Here are responses from students.

Following is a story of one student who dropped out because of hardships. This student had lost both parents and she was left with her two siblings to take care. She narrated her story as follows:

I got the scholarship from std 5 until std 8 but did not finish std 8. My mother died, my grandmother passed away, and I with my two siblings moved to live with my uncle who was divorced at that time. Unfortunately while on scholarship, my uncle I was living with got sick. He was suffering from migraine headache and could not farm anymore. So we were lacking a lot of basic things. Even though I got scholarship things, there were not enough because they were shared among all my siblings. We were three of us so I had to share the stuff like soap, notebooks etc. So we had to go to the field to farm and then go to school. And sometimes we could not make it to school because we lacked food in the house. We had to go do some manual work to try earning some money to make ends meet. Then my uncle died and we were left alone as children. I was the eldest among my siblings and I was totally responsible for them. So after two months of living alone, I noticed that I could not manage it. My two siblings had

stopped schooling at that time. Fortunately a man came to propose to me for marriage and I said yes. I did not hesitate. This was an opportunity for me to get out of my sad situation. So I got married and went to live with my husband. I took my siblings with me. After a while, I told my husband that we should go live at my parents' land, which I inherited to avoid other people grabbing it (STD/drop out/11).

When I asked this girl whether the mentors knew about her situation, she said, "the mentors were aware of my problems. They tried to encourage me continue with school but the problems were so overwhelming to me and there was no way I could continue" (STD/drop out/11).

As to why she decided to take the option of marriage as a solution to her desperate situation, she said:

I decided to get married as a better option for me than just going into various relationships with men with the aim of earning some money. It was better for me just to get married than being involved in multiple relationships with men with the aim of getting money. I believe my decision to get married was a way of avoiding catching venereal diseases or getting impregnated out of wedlock. I do not have parents and did not want to do what other girls do. I have seen some girls who have their parents but have put themselves in trouble because of reckless behavior with men. Such girls have seen themselves getting pregnant and leading a very miserable life thereafter. The situation could be worse with me as an orphan to take that path. I did not want to take that path at all (STD/drop out/11).

Although it appeared that this girl wished she had continued with school, she thought the circumstances were beyond her control and the decision to get married was the right choice for her. She did not regret her decision. She actually said without apology: "I don't regret anything. I think I made the right decision to get married. This is

because at least I am better off right now. I am able to compare how I live now to my life before” (STD/drop out/11).

However, she praised the program for having helped her reach std 8. She said could not have reached std 8 if the scholarship was not there. She actually said:

This program helped me to at least reach std 8. I did not think that I could reach std 8 without the assistance from this program. It was just unfortunate that my uncle passed away. Had it been my uncle did not die, I think could have continued with school despite the fact that he was sick most of the time (STD/drop out/11).

Findings further showed that some students dropped out purely out of choice (lack of motivation). They could not point at any particular reason to drop out. Here is what some of them said:

Aaaaa. No for me, did not have problems. Even my father was really disappointed with my drop out. Even myself, I have come to realize and ask myself questions “why did I drop out? I can’t see the reason. I regret this marriage thing (STD/drop out/02).

I just decided to drop. I just wanted to get married. I don’t think I had any problems with anything. Yes I started the relationship while I was in std 5. And then just decided to get married to the same man in std 6. At that time I was 17 years old (STD/drop out/03).

Towards the end, I became too playful. I was not serious with school. Sometimes I could go to school just to meet my boyfriend. I could not concentrate on my studies at all. By then I was 14 years old and was in std 7. I went into marriage when I was 15 years (STD/drop out/06).

Some said that they dropped out because they saw their friends doing it. One student said “...many of our friends who got the scholarship before us dropped out of the program and got married. So we said our friends got married, why not us?” (STD/Drop out/05).

Furthermore, some students indicated that they got into marriage because they were found pregnant. They did not plan to get pregnant but eventually found themselves pushed into marriage because of the pregnancy. They said:

....for me it was just a mistake but the program really helped girls persist. My problem was just because I got pregnant. Otherwise if I was not pregnant, I wouldn't go into marriage (STD/drop out/07)

....I did not plan to be pregnant. I just found myself there. So this forced me into marriage. At that time I was 17 years old (STD/drop out/09).

Mmm but to say the truth, that time I was in std 6, I had already made a mistake. I was pregnant so could not continue with schooling. That was the biggest problem that made me to drop out. I could not go to school while pregnant (STD/drop out/05).

When I inquired about circumstances that led to pregnancy, findings showed that teen-age sexual pressures largely contributed as some beneficiaries failed to manage these. Here is what they said:

... I was found pregnant. I cannot say why this happened but guess it was just humanity ha.ha.ha.ha (STD/drop out/09).

I wanted to be happy as a woman.... It's all about demands of nature. As a girl, I needed a man. 'mumadziwa nthawi zina munthu umafuna kusangalatsa thupi'

(you know sometimes as a human being you need to make the body happy)
(STD/drop out/06)

Apart from the pregnancy issue, findings seemed to also show that some students were pushed out by other actors in the system. One student said:

Nobody forced me. I just wanted to get marriage. But when I wanted to come back to school, the mentors said no. They told me to continue with marriage since that's what I chose. In fact at that time, they doubted me being pregnant. But I told them I was not pregnant. So they said continue with your marriage and they came to get the materials I had gotten from the scholarship (STD/drop out/02).

This student like others felt the mentors did not help her at all. She seemed to push the blame on the mentors for her dropping out. She said: "the mentors after hearing was married, just came to get their things and go. They did not help me anything at all. They never visited me before so I think did not help me at all"(STD/drop out/02). On the same note of blaming mentors, another student made a general comment saying:

my final words especially to the mentors, If they helped me, I could not have dropped out. I left school because of bitterness. I really wanted to continue school but was not happy with the way I was treated. The mentors should have discussed the matter with me not the way they did it by just grabbing scholarship materials from me and left. I don't even know where they took the things to. Probably back to the owners? The mentors should do their job of encouraging these girls. Marriage is only good when one finishes school. Otherwise mmmmmmmmh (STD/drop out/05).

This student had earlier said that before she dropped out, some mentors used to tell them that they (mentors) had no confidence in them (girls). She seemed to have embraced the same view of doubting the possibility of girls persisting. Here is what she

said in response to my probe on why she thought other girls would continue drop out too:

It's because there are girls and I think they will be trapped in the same problem as we did. They will also get pregnant. You cannot trust girls. I know of one girl who the teachers trusted would persist. But look what happened, she got pregnant. And the mentors also told us that they did not trust us. (STD/drop out/05).

Findings further showed some students dropping out because of mockery from younger students about age, peer pressure or some form of mistreatment from teacher. Here is what some students said:

What happened is that when I was going to school, my friends were laughing at me saying I was too old in that class. So I said will still learn. But then when I continued, the teachers particularly the volunteers were giving us very hard punishment when we do wrong in school even a small thing. We were digging out tree trunks of trees. So I said its better I drop out. That time I was 16 years. And in that class most students were young. There were four of us older girls and all of us dropped out and we were all married (STD/drop out/05).

at that time I wanted a cell-phone. All my friends whom I used to walk with had cell phones. I looked for a man to buy me a cell phone. So I had this boyfriend who bought me a cell phone (STD/drop out/06) .

it was my friends who influenced me. They told me if I did not have a relationship, then they will stop to be my friends. I had no choice but to join them (STD/drop out/09).

There is also some indication from other students in the data that some guardians contributed to the dropping out. The household living conditions were not conducive to other students. One student said:

But I think things happening at home contributed. You know I live with an elderly person, and my aunt behaves like a mad person but she is okay only that what she says sometimes is not helpful at all. She said she is not my mother and that offended me. So I simply decided to move out of the house and got married (STD/drop out/09).

Despite various reasons of dropping out while getting scholarship, there seemed to be a general sense of remorsefulness among many students who dropped out. They said:

Even now, I am still thinking about going to school. Even when I tell my father, he is upset with me saying yes, that's what you wanted. The government was helping you but you did not appreciate it. Even People sympathize with me saying this marriage I am in mmmmmm is horrible. Because I can stay three or four months without even soap or body lotion. If I want to voice it out, mmmmmmmmm. No ((STD/drop out/02).

I now regret the decision I made because I am now in more problems than before. I lack clothes, food and other basic things. My husband is not here anymore. He left this country to Mozambique. I have heard he is back but did not come back to this house. I guess he is no longer interested in marriage. I guess this might be the end of this marriage. I wish had just continues with school I(STD/drop out/06)

Students who had their scholarship withdrawn

Findings show that students who had scholarships withdrawn were impacted differently with one dropping out as a result while another continued with school despite scholarship withdrawal. For a student who dropped out, findings showed that frustration caused by scholarship withdrawal coupled with being over-age and low morale might have been contributing factors.

For a student who persisted, findings seemed to show that accepting the responsibility of exam failure with somewhere to lean on financially were contributing factors. Here are the students' responses.

For a student who did not drop out despite scholarship withdrawn blamed herself for failing an exam. She told this story:

.with my scholarship withdrawn, I was disappointed because I knew was not going to get the help anymore. But I did not give up my school. I repeated std 6 and then passed, continued with school until std 8 without scholarship. I had earlier failed because I was playful and was not working hard at all. That's why I failed. That time I was 13 years and think I deserved to fail (STD/withdrawn/01).

In addition, this girl seemed to suggest that she had somewhere to lean on for help in absence of scholarship. She stated, "The scholarship was just assisting. I could not drop out because of not having scholarship. But the scholarship helped me with uniform and added to the little food we already had" (STD/withdrawn/01).

On the other hand, one student who had scholarship withdrawn and ended up dropping out told this story:

I received the scholarship in std 8 only in 2005. That time I was 19 years old. I completed std 8 but failed the final exams. So I decided to repeat but this time did not complete the academic year because I decided to get married. I did this because I saw that my future was not bright since they stopped assisting me with the scholarship. When I failed exams, my scholarship was withdrawn so it was hard for me to proceed with school. I thought it was better for me just to go home, be married and concentrate on farming (STD/drop out/08).

In trying to establish how far back in time this student started thinking about marriage, she linked the withdrawal of scholarship directly to her decision. She said:

My thoughts to get married started while I was repeating std 8. The withdrawal of the scholarship made me think that there was no need to proceed with school as I lacked assistance. Even if I had continued with school, there will be no one to assist me in sec school. So getting married was a better option for me. In fact I got married not because of pregnancy. I was not pregnant at all when I got married (STD/drop out/08).

Mentors

Findings show that mentors generally praised the program for having helped girls persist in school but acknowledged that drop out had been the greatest challenge “the challenge was the dropping out of the girls. It disappointed us to see some girls who were in the program leaving and getting married” (MTR/teacher/01).

In praising the program, mentors pointed at a number of contributing factors such as an effective mentoring program (which was consistent with what some persisting students said) and use of scholarship withdrawal policy as “a threat” to push girls work harder. Following is what mentors said:

Mentors praised the program for helping girls persist in school evidenced by competition among students and some girls making it to secondary school. This is what some actually said:

I believe the scholarship program helped not only those who benefited but also other students. I think the program induced a spirit of competition among students. I saw non- beneficiaries work harder in anticipation that one day they might be selected into the program as others exited at primary 8 or come in as replacements. For those who were beneficiaries then, they also worked harder to avoid withdrawal of their scholarships if they failed an exam (MTR/Village/01).

For some girls, this program has improved their school life. For example there are 3 girls who have been selected to secondary school. This is evidence that these girls have been assisted and that they were able to listen to our advice as mentors (MTR/Village/02).

Some of the contributing factors to the success of girls persisting, the mentors seemed to point at the use of the scholarship withdrawal policy that if students failed an exam, their scholarships would be withdrawn. Mentors said they used this as a “threat” to push students work harder. Some mentors actually said:

We just ‘threaten’ the beneficiaries that if they fail an exam, we will withdrawal their scholarships. We use this as a ‘threat’ to push the beneficiaries to work hard in school. In practice we have not withdrawn any scholarship from a beneficiary due to failing exams (MTR/Village/01).

Beneficiaries who failed in 2005 had scholarship withdrawn but thereafter it was discontinued. This policy was communicated to us but we never told the beneficiaries. We felt the conditionality helped reinforce hard work. We wanted the beneficiaries to always think that they could have their scholarships withdrawn if they failed an exam. But in reality we did not withdraw (MTR/teacher/01)

Another factor is the mentoring process itself, which seemed effective in some instances. Here is one story told by a mentor to illustrate ‘effective mentoring’:

There was one beneficiary who got involved in inappropriate relationships with boys. During our visits to beneficiaries, some villagers tipped us that one girl who was a beneficiary to the program was involved in inappropriate relationship. “If she is not careful, she may become pregnant anytime and drop out of school” those villagers said. When we heard about this, we visited that girl and talked with her on this issue. That girl eventually confessed and she told us a friend influenced her. She said she would stop this behavior and concentrate on her school. This girl took heed of our advice and she passed her

primary 8 and got selected to go to secondary school. She has now completed her MSCE and she is at home. We visited her this time around and encouraged her to calm down. She should not rush to get married (MTR/Village/02).

On the challenge of girls dropping out, findings seemed to point at a number of factors that caused this from the mentors' point of view. These range from girls' personal choices to some guardians' negative influence "in our area, I think many young girls are getting married. This is due to both the influence of guardians and in some cases it's the girls themselves (MTR/Village/02){The notion of guardians' negative influence and girls' personal choice is consistent with what the students stated as reasons for dropping out}. Other factors revealed included girls getting involved in family small businesses and negative unintended consequences of the scholarship.

This mentor told a story of one girl in the program that got married because of guardian's negative influence as follows:

There was a beneficiary at Taibu School. When we heard that the beneficiary was given into marriage, we visited their home. We met with her father and the stepmother together with the girl in question. When we confronted them about this issue of marriage, the parents pushed the blame to the girl. We noticed that the parents, particularly the stepmother was hesitantly responding to our questions, we asked the girl directly. The girl said openly that it was the stepmother who encouraged her to get married. With this, the stepmother was dumbfounded. The father said he did not know that the stepmother had discussed and encouraged the girl to get married. But it was too late to change. So we left them.(MTR/Village/02)

The mentor also told another story that demonstrated personal choice of a girl to get married despite scholarship. The girl felt it was her right to do so. Here is the story:

There was a beneficiary from Chikomwe school who dropped out of school in std 5. This beneficiary was living very close to the chief's place. It was literally after one week of receiving the scholarship materials that we heard that the beneficiary had left school and gone into marriage. I did not hesitate. I gathered up courage and went to the chief and confronted him about what that beneficiary had done. The chief gave me powers to go and snatch the materials and give them to another girl. I called that beneficiary and told her what her "uncle" the chief had said. That beneficiary said yes. She was adamant and said "if you want your stuff I can give it back to you". I tried to reason with her reminding her of the purpose of the scholarship program but she challenged me and said it was her right to get married. She actually questioned me "has CRECCOM come here to violate girls' rights?" The chief had to intervene and told the girl not to ridicule me and she was told to give back the materials. The girl went into the house, got the materials and gave them back to me. She immediately left the scene. I was really disappointed. After that I went and briefed the zonal PEA about this. The PEA suggested we call back the girl and give her the materials. But I told the PEA that the chief had directed we give these items to someone else. So I chose some girl in the same school and gave her the materials, uniform etc. (MTR/Village/02).

Another factor that seemed to be revealed was the use of girls to help out in families' small businesses. Mentors noted that girls were sometimes sent to the market to sell stuff on behalf of parents. In due course such girls found themselves in problems. One mentor said:

I think in this area has many small businesses are common. You will notice that parents send their girls to the market to sell things. So by sending these girls to the market, we have exposed these girls to danger. By the end of the year, you will notice the behavior of such girls changing. They start moving around with boys. This is because when these girls are sent to the market, they meet boys/men who propose them to use them. That's the problem in this area. We are using young girls to do business for parents or guardians (MTR/Village/03).

Findings also seemed to show that some girls failed to persist because of the things they were getting from scholarship itself. In one interview a mentor hinted "...but I tell you, when girls put on the uniform and shoes, you could really see that the girls looked beautiful. I guess this

made some girls to think they were now beautiful and resorted to get married”

(MTR/teacher/01).

Headteachers

Findings showed that headteachers generally praised the program for helping girls persist in school. However they acknowledged drop out as the biggest setback. This was consistent with the mentors’ views on the same. Here is what one headteacher said in praise of the program:

I think this program has helped some girls but not others. Some beneficiaries have completed their secondary education and some are in secondary schools now. I think those who have dropped out are just but a few. Majority of beneficiaries are still in school. You know if you assist someone and is also hard working then these two things go together (HTR/01).

A closer look at what headteacher HTR/01 said seemed to reveal the re-enforcement nature of the scholarship to a student who already had the motivation to work hard. This finding seemed to support what the persisted students said as a factor that made them succeed.

In citing evidence of success of the program in helping girls persist, one headteacher HTR/02 pointed at increased enrolment of girls in his school in 2005 when program started compared to enrolment in 2004 before the program started. He said “Those days I saw many girls attending school. I saw we were registering more girls in this school and I thought this was

because of this program. And some beneficiaries have managed to make it to secondary school”
HTR/02.

Another headteacher HTR 3 narrated a story of a girl who was assisted through the program and had gone all the way to complete senior secondary. *(Note: this is the same girl (STD/persistent/03) whose story has already been presented under section on “students who persisted”)*

Despite success stories of the program, acknowledgement of drop out as a major challenge can be observed in this statement which one headteacher stated:

The biggest challenge was that some beneficiaries dropped out of school despite the assistance. We noticed some beneficiaries dropping out just like that. You just heard such and such a beneficiary dropped out of school.
(HTR/02).

In trying to explain the factors that led some girls to drop out despite scholarship, headteachers pointed at a number of factors such as personal choice of the students themselves, unfavorable household living conditions (which in this case included guardians’ negative influence) and lack of parental support. This is similar to what the students and mentors said. To illustrate personal choice of the girls as a factor in dropping out, one headteacher said:

...but we chose the right girls if they dropped out it’s their own choice not our problem. These girls were being assisted. They got nice things, shoes blankets, soap, sugar, school bags but unfortunately they dropped out. It’s disappointing really. I think there was no real reason to drop. They just decided to drop and get married. (HTR/01).

Another headteacher commented on the guardians' negative influence by saying:

Some guardians in trying to control the use of scholarship materials did not go well with some beneficiaries. This created conflicts between the guardian and the beneficiary. The result was that the guardians started mistreating the girls. So for teenage girls, this condition disappointed them and resorted to just get married as a way of running away from such conditions (HTR/02).

Finally but not least, another headteacher illustrated lack of parental support as a factor with these words:

Most guardians/parents are illiterate so it's very difficult for students from those families to break out. So the biggest problem was lack of support from parents/guardians (HTR/03).

Parents

Parents seemed to praise the program that it helped girls persist in school. However they pointed out that this was possible not only because of the scholarship but also parental encouragement and personal motivation of the girls themselves. This was similar to what the other categories of participants said that scholarship was like a re-enforcement factor to students who were already hard working hence was able to make them persist. Following is what some parents said

In praising the program, one parent said:

When my child joined the program, I saw that she started getting things like soap, body lotion etc. and even cash to buy paraffin, which I could not get before. You know as a grandmother I could not afford those things. With the

scholarship she started eating well and that made her do well in school (PTR/02).

When I inquired whether the child could have dropped off had it been the scholarship was not there, this parent said: “no, my child could not have dropped out. She could have continued with school because of her choice. She chose to like school even before the scholarship” (PTR/02).

On parental encouragement, one parent explained that she encouraged her daughter to go on with school because she was aware of the consequences of being uneducated. She said:

...because I have seen that in this world if a girl is not educated, the level of poverty gets worse. She might be trapped in poverty forever if she is not educated. If she rushes to get married, she may just be impregnated and the man would run away from her thereafter. (PTR/01)

Another parent added that she had encouraged her daughter to work hard in school hence she persisted. She said of her daughter, “I have told her never to allow anyone disturb her love for school. I also told her to emulate good examples of those girls who have done well e.g. the nurses” (PTR/03).

What was the community’s reaction to the program?

The findings in this section showed a very positive acceptance of the program. Participants said that this program was very good and wished it continued. There were no negative comments about the program as this was seen as a favor to the community from the

fundes of the program. “You do not say anything bad to something that is given to you for free”
one parent said. Following is what some participants said:

Mentors

Mentors generally praised the program saying it had brought the spirit of competition
among all students i.e. both the beneficiaries and non-beneficiaries. One mentor actually said:

I am so happy with this program. My child was not a beneficiary but I believe
she has been encouraged because of this program. Since the program started, in
this zone we have a lot of children who have improved. I know of many children
who passed their primary 8 because of assistance from this program. I am really
happy with this program (MTR/Village/01).

This mentor continued to say that even among parents, this spirit was observed.

Here is what he said:

Even among parents, they encouraged their children to work harder because of
this program. In this area, students were not working hard at all. They were just
going to watch movies at the video showing place there during school hours.
But since this program started, the video show starts in the afternoon after
school. We had to intervene with the chiefs (MTR/Village/01)

On the other hand, mentors felt the program could have been better if the
frequency of receiving materials had increased and also more mentoring visits were
made. Mentors had this to say:

I think the frequency of receiving materials could have been improved. At least
once a term could be better. Receiving the items for once a year seemed to
problematic. Once the materials were received, a long time passed before
another consignment was received. Things like soap got finished before another

consignment. Some of this affected the girls. Also as mentors I wish the frequency of visits were improved because we had problems with transport. The girls needed frequent visits than what we did (MTR/Village/02).

But I guess as a mentor, had problems with transport to move around schools to visit beneficiaries. I needed a bicycle to do this but I could not afford one. (MTR/Village/01).

Headteachers

Headteachers just like mentors also praised the program and were sad that the program had reached its end. Here is what some of them said:

I think the idea in this program was very good. It managed to encourage orphans and other poor children to work hard since they had some hope of being assisted (HTR/02).

It's sad that this program was going to an end. I wish it continued. It was a program, which assisted girls. Of course some dropped out but that is part of life. Some girls have really been assisted (HTR/03).

Parents

Parents were full of praise for this program as they claimed it helped their children. They thought the program did a great favor to support their children. They said saw nothing wrong with the program and wished it continued. One parent said, "I really liked this program because they helped me. By assisting my girl, they were doing me a great favor" (PTR/01).

When I inquired about any setbacks observed in the program as a way to establish any sense of resentment to the program, one parent said:

I did not see anything wrong with the program. To me the program was fine as long as my daughter was dressing well and able to study well using paraffin lamp. Before that, my daughter had problems to study at night. She could use “munye” (a kind of small fire which is made by lighting a bunch of dry grass) to study which was really hard. On many occasions, she could go to bed too early without studying. This problem was over once she was in the program. I really want my child to get the education. It pains me when I see my friends visiting their children in town. I wish I had a child who was working in town just like the other parents (PTR/02)

To what extent were schools/communities capable of sustaining the program?

Findings showed that communities were not ready to sustain the program although some efforts were made to fundraise. Communities felt were too poor to sustain the program and those parents whose children did not benefit saw no reason to support (lack of co-operation). Furthermore, findings seemed to point at the dependency syndrome as a factor preventing communities to sustain the program. Here is what some participants said:

Headteachers

Headteachers were skeptical of whether communities would be able to sustain the program beyond the donor funds. They cited reasons of poverty and lack of co-operation from parents due to wrong mindset where no one is willing to do it for another. Some headteachers actually said:

You know it is difficult for people in the villages to get resources. So to support this program as it is now, that might be difficult. I think it will not work out. This program as it is now cannot be sustained by the community. This is because the mindset of the villagers is that they cannot assist somebody's child. You see this program is only supporting few girls now so the communities would not see any benefit in supporting this program. Also the communities feel they are too poor

to assist anyone. If anything they need someone to help them. That's what they think (HTR/02).

Understanding of the community will be very difficult..... if we ask the community to contribute, everyone would want their child to benefit. It will be difficult for community to help in fund-raising for other children. I don't see this program moving forward without donor support (HTR/03)

Headteachers further blamed the dependency syndrome as the cause of failure to sustain this program. One headteacher said "Communities are just used to handouts. They are good at receiving not giving (HTR/01).

Findings further showed some fund-raising efforts initiated by headteachers to support poor children but were met with strong resistance from some parents. One headteacher explaining his story of a fund-raising effort said:

We tried to raise funds to help those poor children who made it to secondary school. During harvesting season, each student was asked to bring something like 1 kg of maize, or some other harvest. The schools were to gather such things and sell the stuff to get money and keep in the account. But ha.ha.ha.ha when we told the parents about this issue, there was resistance. Parents said since their children did not benefit from the scholarship program in the first place, why should they contribute? So they asked (HTR/02).

Parents

Parents indicated that they were not capable to sustain the program. They cited poverty and lack of support from other parents whose children did not benefit from the current scholarship program as contributing factors. On poverty reasons, parents said:

it is not possible for the villagers here to sustain the program. This is because mmmmm the way I see things mmmhhh maybe. You see, right now some people in the village here are sleeping on an empty stomach right now, so to say that they can sustain this program is just cheating yourself, mmmmmhhh maybe (PTR/01).

...you know it is difficult to sustain this program. We have no capacity to contribute to any fund. We have no employment, where do you think we can get something to contribute. I even fail to cultivate for myself. We cannot sustain the program. I am very poor and I even fail to buy my own soap (PTR/02).

The following description by another parent revealed lack of support from other parents to sustain the program. This parent recalled some fund raising activity, which happened and was not supported by other parents. She said:

I remember at one time we were called to the TDC where we were briefed as parents to do something to sustain the program. So we tried that year by planting groundnuts and maize and we just heard those things were sold. But after that we have not been called to do the same. The mentors have not called us again. Maybe this year they will. It is possible to sustain the program but with difficulty. What else can we do? We need our children to go to school. But one thing I noticed is that only us whose children are benefiting from the program and the chiefs attended that meeting and we cultivated the field together. The other parents did not turn up. Mmmmmm it's really difficult for someone whose child is not benefiting to come forward and support the fundraising activities. Even if it were me, I could have done the same (PTR/01).

With these findings as presented, I now move to chapter 5 which presents findings from document review and trend analysis of beneficiaries' data. These findings as already stated in the methodology chapter are an attempt to validate the findings from interviews.

CHAPTER 5

FINDINGS – DOCUMENT REVIEW & TREND ANALYSIS

This chapter presents part two of the findings in the study. These are presented in two sections the first section presents findings from a document review of relevant project documents of the scholarship program I studied and the second section presents findings from an analysis of beneficiaries' data taken from the database of the scholarship program. The overall approach in presenting the findings is organized by research question with minimal discussion. Much of the discussion is left for chapter six which is the discussion chapter.

Document review

This section presents findings from some relevant official documents that I reviewed in this study to improve on the validity of the findings. These documents were: annual reports for year 2(FY2) & year 6(FY6), a scholar selection form, and CRECCOM website on AGSP (<http://www.creccom.org/project.php?project=27>). The findings are presented under relevant research questions.

What were the dynamics in the process of identifying beneficiaries?

Evidence from the documents seemed to show that poverty and orphanhood were the primary factors in the identification process. By reviewing the scholar selection form used in this program, one would notice that the kind of questions posed to those filling the form pointed to these factors. For example, part 1 & 2 of the form to be filled by potential beneficiary with assistance of a guardian and headteacher respectively had questions like:

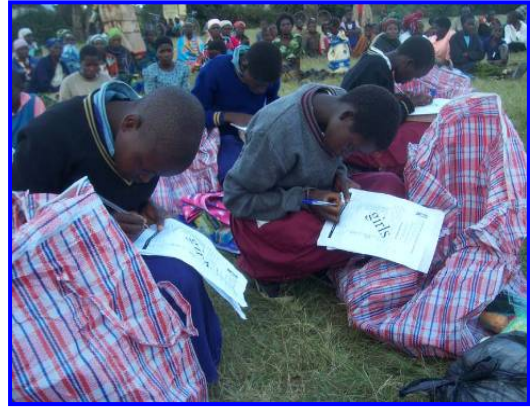
- what position in class did the scholar attain in the last term examination?
- Is the scholar an orphan? (Please explain how),
- Is the scholar economically disadvantaged? (Please explain).
- Why do you recommend this girl for this scholarship?
- How would you rate her academic performance? (please explain) attach a progress report to support

This observation obviously supported what participants said during the field interviews reported in section one however: no participant mentioned that they filled any forms in the process.

Looking at the annual reports, they seemed to acknowledge that the number of needy children far exceeded scholarships offered and this posed a challenge (FY6, 2010). But the selection process involved all stakeholders to ensure transparency (FY2, 2006). Again this issue of “stakeholder involvement” in the selection process is consistent with the findings presented in the previous chapter.

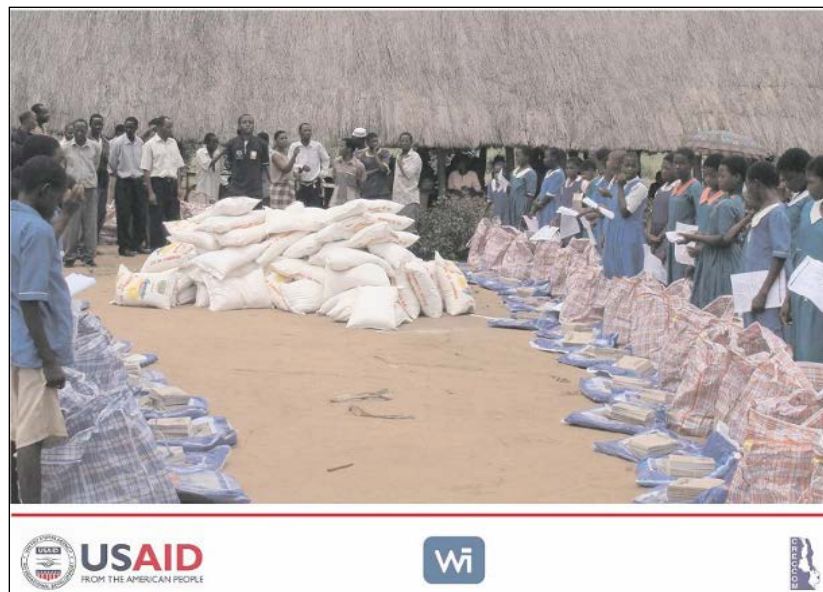
How were scholarships delivered to beneficiaries?

Annual reports reviewed showed that the following items (school uniform, shoes, socks, shoe polish, notebooks, pens, pencils, mathematical set, bath soap, laundry soap, body lotion, maize, clothes, hurricane lamp, mosquito net, blanket, school bag) and some cash (K500 for paraffin, K500 for sewing) were distributed to each beneficiary as a scholarship package. These scholarships were distributed in public functions for transparency and accountability as shown in pictures from the reports and the project’s website as shown in figures 2 & 3.



Source: FY6

Figure 2: Scholars display and confirm some of the items received

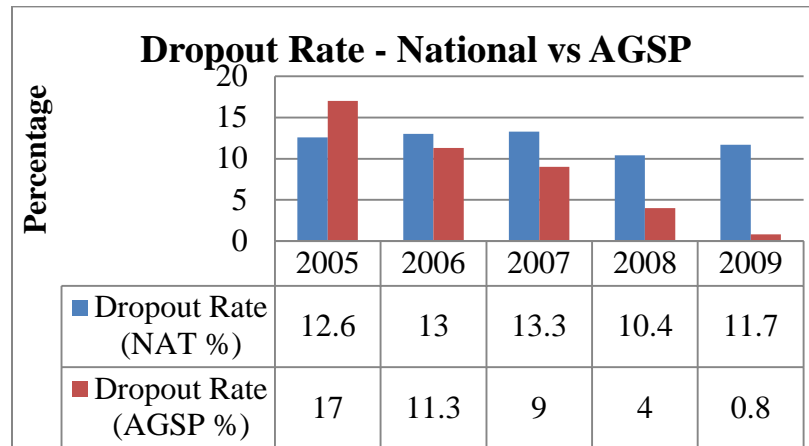


Source: <http://www.creccom.org/project.php?project=27>

Figure 3: Scholars display materials received

How did the program affect access and persistence of girls in school?

Review of documents revealed that the program helped girls access and persist in school. The reports claim that scholarships had retained scholars in school by reducing the drop out rate of girls to only 0.8% compared to the national average of 13%. The report illustrated this in a graph comparing AGSP drop out to the national.



Source: Annual report FY6 p.5

Figure 4: Drop out rate National vs AGSP

The reports are also full of success stories of how girls have been assisted in this program. One story on CRECCOM website is from Zomba rural where a girl persisted (*note: this is the same girl (STD/persistent/03) reported in section one*). This is shown in the picture in fig 5

"I GREW UP WITH MY GRANDEFATHER after my mother and father died in 1995 and 1997 respectively. Staying with an old parent did not only present me with more household responsibilities, but also impeded on my education. Though, I enrolled at Chipihoola Primary School in Zomba rural, I still felt I could not go further with education as food insecurity and lack of basic items often confronted me and my physically-challenged sister required my care. It was frustrating to go to school without having any food in the morning and equally frustrating to reach home without anything to eat. At school, it was not even better as my clothes always attracted attention of classmates. I had one dress and had to put a skirt inside to put away attention, especially of boys. However, when I was identified to benefit from AGSP program in 2006 while in Standard 7, I felt relieved and worked hard in class. During AGSP activities, I interacted with many people including an individual who paid for my secondary education. Today, I am glad for the timely support I got for my education. I have hope because my dream of going to college is still alive. During Malawi School Certificate of Education, I scored 25 points and I believe I will make it to college to do nursing."

"TODAY, I am glad for the timely support I got for my education. I have hope because my dream of going to college is still alive..."

Asiyatu Kassim, 17



Source: <http://www.creccom.org/project.php?project=27>

Figure 5: Story of a girl who persisted

From the reports, one of the factors that seemed to be praised for contributing to girls' persistence was the mentoring program. Here are some statements from the reports about an effective mentoring program:

Fruits of the mentoring activity had already started showing during the time of the exercise since some drop outs had started going back to school and some

scholars who were about to drop out changed their minds. One example of the former is a scholar from Balaka District, Boma Zone, Tisunge George a grade 5 scholar from Chawanda School, who dropped out of school and got married but due to the mentors' efforts went back to school and has since remained there (FY2, 2006, p.5).

Mentoring in AGSP has played a very vital role in making sure that the scholars remain in school and perform very well. Both female and male teachers and community mentors continued to visit the girls and boys in their homes and at school (FY6, 2010, p.9)

Despite the reports praising the program for persistence of girls, there was an acknowledgment of the challenge of drop out of girls although this was minimized or downplayed compared to findings in section one. Here is one statement from a report:

Despite being provided sufficient resources to stay in school AGSP experienced drop out. It may therefore be suggested that while basic needs items may be necessary, it is not enough to retain girls in school. AGSP embarked on robust mentoring and community and parental involvement (PY6, 2010, p.20).

The following table 6 from report FY 2 also illustrated the issue of drop out where I observed that the majority of reasons were early marriages/teenage pregnancies.

Table 6: Districts, number of scholars and estimated outreach during scholarship awarding

District	No. of zones	No. of beneficiaries	Estimated Attendance	Comments
Chitipa	3	106	1200	2 got married.
Karonga	3	101	1000	7 girls dropped out few days before distribution exercise. Replacement process is yet to be finalized.
Rumphi	2	70	500	2 girls got married
Mzimba North	4	141	1600	2 girls got married.
Nkhata Bay	3	108	1355	-
Mzuzu City	1	35	150	1 dropped out.
Mzimba South	5	177	2432	1 transferred away and 2 have been taken over by World Vision International
Likoma	1	35	331	1 transferred to Mozambique
Kasungu	4	143	290	1 scholar not willing to be a beneficiary
Dowa	3	99	725	3 selected, 6 dropped out due to pregnancies and replacement processes not completed.
Ntchisi	2	72	950	-
Mchinji	3	106	1050	1 got married
Salima	2	70	435	1 transferred and 1 got pregnant.
Nkhota- kota	3	108	510	-
Lilongwe R West	4	143	1210	1 dropped out without a definite reason.
Lilongwe R East	4	143	720	1 got married
Dedza	3	104	875	4 dropped out due to marriages
Lilongwe Urban	1	35	140	-
Ntcheu	4	143	540	1 dropped out without any definite reason.
Mangochi	4	141	1825	3 dropped out due to pregnancies.
Machinga	3	108	480	-
Phalombe	2	70	319	2 got married
Mulanje	3	106	825	2 got married.
Thyolo	3	108	820	-
Blantyre City	2	70	2250	2 dropped out due to pregnancies.
Blantyre Rural	4	140	1750	2 got married, 1 transferred, 1 went to a Private School.
Mwanza /Neno	3	108	945	-
Chikwawa	3	108	1233	-
Nsanje	2	71	410	1 transferred to Chikwawa.
Zomba Rural	3	107	752	1 dropped out due to pregnancy
Balaka	2	72	459	-
Zomba Urban	1	34	147	-
Chiradzulu	2	72	377	-
TOTAL	92	3254	28,605	

Source: AGSP report FY2

To what extent were schools/communities capable of sustaining the program?

Report FY6 showed some initiatives by the community to sustain the program. Here is one general statement that claimed possible sustainability:

All the zones reported different initiatives and activities aimed at supporting the scholars and in some cases even other needy children. They participated in the following ways: opened gardens where they planted crops like soy beans, potatoes, cassava, tobacco and maize, made contributions of different types of farm produce and cash..... Over 90% of the zones have established zonal funds aimed at assisting the beneficiaries in times of need. Farm produce contributions are either sold and the money used for buying necessities for the scholars or given to the scholars e.g. maize (FY6, 2010, p.14).

Looking at this claim for sustainability, and compare with what participants said in chapter 4, I see an agreement of the fact that sustainability initiatives existed in the program but whether the resources realized from this can be enough to maintain the program is still questionable. I sense a contradiction between the report from the project and the views of participants on the ground. Whilst project officials expect communities to sustain the program but I notice that the community do not see it that way.

Trend analysis

This section presents findings from analyzing beneficiaries' data for Zomba rural. Using the database from the project office, results of cohort tracking are presented to see how beneficiaries progressed from the time they first received scholarships up to six years (i.e. from 2005 to 2010). The analysis tried to answer the question: "How did this program impact access and persistence of girls in school?" The findings are presented per cohort.

Overall, the findings showed that the majority of beneficiaries persisted. However there were substantial numbers of beneficiaries that failed to persist despite the scholarship (this is contrary to the way the issue of drop out has been reported in the documents but is consistent with my impression of the findings during field interviews in section one). From a total of 108 scholarships given to beneficiaries in 2005, I calculated that 22 beneficiaries had dropped out by 2010 representing 20.4% drop. Following are findings per cohort.

Cohort 1 Tracking

This cohort received scholarships while in grade 1 and was in grade 6 in 2010. Tracking it showed that one beneficiary (i.e. student 6) out of 9 students dropped out after repeating grade 2. This is seen in figure 6.

ID	AgeYr1	GYr 1	GYr 2	GYr 3	GYr 4	GYr 5	GYr 6
Student 1	10	1	2	3	4	5	6
Student 2	8	1	2	3	4	5	6
Student 3	9	1	2	3	4	5	6
Student 4	10	1	2	3	4	5	6
Student 5	11	1	2	3	4	5	6
Student 6	8	1	2	2			
Student 7	10	1	2	3	4	5	6
Student 8	7	1	2	3	4	5	6
Student 9	8	1	2	3	4	5	6

Figure 6: Cohort 1 tracking

Looking at this result, I notice that student 6 dropped out at age 10 which is quite unusual compared to the other students in this cohort. I therefore rule out age as a possible cause for this drop out. Perhaps repetition might have been a contributing factor to this drop out as she is the only student who repeated a class. I could not speculate any other reasons within the

limitations of the available data. My hope to further explain this is therefore using interview data from chapter 4.

Cohort 2 Tracking

This cohort first received scholarships while in grade 2 and had completed grade 7 in 2010. Tracking it showed that 4 beneficiaries out of 14 dropped out representing 28.6 % cohort drop out. This is shown in the figure 7.

ID		GYr 1	GYr 2	GYr 3	GYr 4	GYr 5	GYr 6
Student 10	11	2	3	4	5	6	7
Student 11	11	2	3	4		6	7
Student 12	10	2	3	4	5	6	7
Student 13	11	2	3				
Student 14	13	2	3	4	5		
Student 15	12	2	3	4	5	6	6
Student 16	11	2	3	4	5	6	7
Student 17	9	2	3	4	5	6	7
Student 18	12	2	3	4	5	6	7
Student 19	12	2	2	2			
Student 20	9	2	3	4	5	6	6
Student 21	9	2	3	4	5	6	7
Student 22	10	2	3	4	5	6	7
Student 23	11	2	3	4	5		

Figure 7: Cohort 2 tracking

A closer look at this cohort reveals that almost all students who dropped out were relatively older than their peers at the time of receiving the scholarship. These students became teenagers much faster than their peers and therefore subject to teen-age sexual pressures. I draw out the notion of teen-age sexual pressures from chapter 4 where students who dropped

out openly said they needed a man in their life. Recall one student explaining reasons for dropping out:

I wanted to be happy as a woman.... It's all about demands of nature. As a girl, I needed a man. 'mumadziwa nthawi zina munthu umafuna kusangalatsa thupi' (you know sometimes as a human being you need to make the body happy) (STD/drop out/06)

Cohort 3 Tracking

This cohort had twelve beneficiaries. Tracking it showed that 5 dropped out representing a cohort drop out of 41.7%. This was a cohort with the highest cohort drop out rate. See the figure 8.

ID	AgeYr1	GYr 1	GYr 2	GYr 3	GYr 4	GYr 5	GYr 6
Student 24	11	3	4	5	6	7	8
Student 25	11	3	4	5	6		
Student 26	11	3	4	5	6		
Student 27	15	3	4	5	6		
Student 28	11	3	4	5			
Student 29	10	3	4	5	6	7	8
Student 30	9	3	4	5	6	7	7
Student 31	12	3	4				
Student 32	12	3	4	5	6	7	8
Student 33	12	3	4	5	6	7	8
Student 34	12	3	4	5	6	7	
Student 35	10	3	4	5	6	7	8

Figure 8: Cohort 3 tracking

Looking at this cohort, one recurrent observation from the previous cohort is that those who dropped out were teenagers. So my guess is that these drop outs were subjected to the same teen-age sexual pressures. It is also interesting to note that the majority of students in this

cohort dropped out at after completing grade 6 (i.e. in grade 7). Whether these students felt grade 6 was sufficient basic education achievement for them cannot be verified with the available data but it is a possibility based on my experience.

Cohort 4 Tracking

Tracking this cohort showed that 5 beneficiaries out of 19 dropped out representing a cohort drop out of 29.3%.

ID	AgeYr1	GYr 1	GYr 2	GYr 3	GYr 4	GYr 5	GYr 6
Student 36	12	4	5	6	7	8	
Student 37	12	4	5	6	7	8	
Student 38	13	4	5	6	7	8	
Student 39	12	4	5	6	7	8	
Student 40	12	4	5	6	7	8	
Student 41	10	4	5	6	7	8	
Student 42	12	4	5	6	7	8	
Student 43	11	4	5	6	7	8	
Student 44	13	4	5	6	7	8	
Student 45	12	4	5	6	7	8	
Student 46	13	4	5	6	7	8	
Student 47	13	4	5	6	7	8	
Student 48	16	4	5	6			
Student 49	13	4	5	6	7	8	
Student 50	13	4	5	6			
Student 51	13	4	5	6	7		
Student 52	12	4	5				
Student 53	12	4	5	6			
Student 54	12	4	5	6	7	8	

Figure 9: Cohort 4 tracking

Again the same pattern of teenagers dropping out is repeated just like the previous cohorts.

Also notice that the majority of those dropped out after completing grade 6.

Cohort 5 Tracking

This cohort had twenty-five beneficiaries and it was the largest cohort in this analysis. The cohort first received scholarships while in grade 5 and completed grade 8 in 2008. Tracking it showed that 7 beneficiaries dropped out representing a cohort drop out of 28%. This is shown in figure below:

ID	AgeYr1	GYr 1	GYr 2	GYr 3	GYr 4	GYr 5	GYr 6
Student 55	10	5	6	7	8		
Student 56	11	5	5	6			
Student 57	12	5	6	7	8		
Student 58	12	5	6	7	8		
Student 59	10	5	6	7	8	8	
Student 60	13	5	6	7	8		
Student 61	13	5	6	7			
Student 62	12	5	6	7	8	8	
Student 63	11	5	6	7	8	8	
Student 64	15	5	6	7	8		
Student 65	12	5	6	7			
Student 66	13	5	6	7	8		
Student 67	14	5	6	7			
Student 68	14	5	5	6			
Student 69	12	5					
Student 70	12	5	6	7	7		
Student 71	10	5	6	7	8		
Student 72	11	5	6	7	8		
Student 73	11	5	6	7	8		
Student 74	14	5	6	7			
Student 75	14	5	6	7	8	8	
Student 76	13	5	6	7	8	8	
Student 77	12	5	6	7	8		
Student 78	12	5	6	7	8		
Student 79	12	5	6	7	8	8	

Figure 10: Cohort 5 tracking

From this cohort, the majority dropped out after completing grade 7 which is slightly different from the two previous cohorts but maintains that those dropping out were teenagers.

Cohort 6, 7 & 8 Tracking

Cohort 6 and 7 had 11 beneficiaries each while cohort 8 had 7 beneficiaries. Tracking these cohorts showed zero drop outs. One possible explanation for this observation is that students in these cohorts were already in senior classes when they received the scholarships and perhaps on the path to persist.

Looking at the overall picture of cohort drop out rates in this section, the results can be summarized as shown in the table below:

Table 7: Summary cohort drop out rates

	Number of Students	Number dropped	Cohort drop out rate (%)	Average age at drop out
Cohort 1	9	1	11.1	11
Cohort 2	14	4	28.6	15
Cohort 3	12	5	41.7	15
Cohort 4	19	5	26.3	16
Cohort 5	25	7	28.0	15
Cohort 6	11	0	0.0	-
Cohort 7	11	0	0.0	-
Cohort 8	7	0	0.0	-
	108	22	20.4	15

Looking through the total number of those who dropped out i.e. 22, one interesting observation was that the majority (18 beneficiaries) dropped out after grade 5 (i.e. in grades 6, 7 & 8) as shown in the table 8:

Table 8: Number of beneficiaries dropping out by age

Grade of dropping out	No of students
2	0
3	2
4	1
5	1
6	5
7	8
8	5
TOTAL	22

In trying to establish some explanation for this interesting observation, one logical thing (based on my data) that preliminary came to my mind was age. I notice that all the students who dropped out were teenagers (except one student who dropped out at 10). This strengthens my explanation that teen-age sexual pressures were a big influencing factor causing girls to drop out. However, my explanation is modified when I am confronted with evidence that show that girls who persisted were also teenagers subject to the same pressures. By comparing the average age of those who persisted in the whole six year period for cohorts 1 to 5 with the average age of those who dropped out (which is 15 years shown in table 7), I found no differences. This means age alone could not have been a differentiating factor. A plausible explanation is about “managing teen-age sexual pressures” found from the interview data in section one where drop outs gave their reasons of doing so. Among the reasons was the feeling that they were mature enough to get married and it was their right to do so. These reasons compared with the reasons of girls who persisted were likely the differentiating factors between these two groups. Discussion on this continues in chapter 6.

With these findings, I now move to chapter 6 which is a discussion chapter. In this chapter I try to bring my voice to these findings and connect to relevant literature where

appropriate. I also attempt to triangulate my findings in trying to find possible explanations for some situations.

CHAPTER 6

DISCUSSION

This chapter discusses the findings of the study as presented in chapter 4 and 5. Under each research question, I first state the findings and then draw out some themes for discussion.

Recall that the main goal of this study is to investigate the extent to which the five assumptions/premises of implementing scholarship programs held true in the Malawi program, and if not, what happened. To do this, the study attempted to answer the five research questions where each question is linked to a corresponding assumption/premise as shown in Table 5 of chapter 4.

What were the dynamics in the process of identifying beneficiaries?

There were varying responses from various categories of participants, but they all seemed to generally point at poverty, academic performance and behavior of student as criteria used to select beneficiaries. While it was obvious that school records were used to measure academic performance, findings revealed no physical checklist to measure poverty. As a result, personal judgment/impression was used to assess the poverty levels of potential beneficiaries during verification visits. Findings further revealed that the process of selection was not uniform. However, stakeholder involvement was generally used as an important factor to achieve objectivity of selection. Overall, there was general satisfaction that the process identified the right beneficiaries although some minor traces of dissatisfaction were observed and these were attributed to households' scramble for free stuff & ignorance about differentiating poverty levels.

Discussion

From the findings under this question, I draw out four key themes which seem to stand out. These are (i) criteria for selection, (ii) measurement of poverty, (iii) stakeholder involvement and (iv) impressions about the selection process.

Criteria of selection

Criteria of selection stood out as an important consideration in the selection of beneficiaries in this program. Looking at poverty and academic performance as criteria for selection, I see a reflection of the program as a targeting program and that it targeted the poor but academically sound students. This is typical of demand-side financing programs in education which according to the literature section of this paper, target the poor and marginalized to access basic education (Patrinos & Ariasingam, 1997, Standing, 2004). From the findings it was logical to note that the first thing to consider in selecting a beneficiary was the level of poverty and then moving on to look at other criteria such as academic performance or student behavior. It was obvious that poverty took precedence over other criteria but academic performance was still held as equally important. This to me signaled the dichotomous nature of the selection criteria i.e. 'poor but also academically sound' which I feel is a reflection of "conditionality" in transfer programs (De la Brière & Rawlings, 2006, World Bank & UNICEF, 2009). The poverty criterion qualifies one to the program and academic performance is the "conditionality" to achieve the education objective. I find the notion of "conditionality" in these programs a bit problematic especially in a situation where a student is found to be very poor but not academically sound. What this means is that such a student cannot get assistance from the program. As a result the student misses out on education. I feel that if some chance was given to

that student, she probably could have picked up and eventually do well. I am compelled to take this view because the findings in this study relied on the teacher examinations to measure academic performance. These examinations were not standardized and might not reflect the true capabilities of a student or later on differentiate one student from another. I am still struggling in the use of performance condition on poor children as I raised in chapter 2 but this time to a lesser extent because this study did not encounter problems at identification stage because of a large number of needy girls which made the likelihood of meeting the “dichotomous criterion” possible.

Measurement of poverty

The poverty criterion formed the core issue in the identification of beneficiaries. Verification visits made to households signified level of importance the program put in the process to get this criterion right. An accurate assessment of household poverty is a huge task in demand-side programs as evidenced in literature on “targeting” (Morley & Coady, 2003). From the findings, I note that this program used community based targeting which uses community leaders or groups to decide the beneficiaries based on local knowledge about who is the poorest (Morley & Coady, 2003). The program thus avoided ‘individual/household assessment’ which is a targeting method where extensive income information and verified means tests are used (Morley & Coady, 2003). The latter method is more scientific but expensive and I guess it was smart on the Zomba rural program to choose the cheaper method. It is pretty interesting to see how the community assessed poverty by relying on personal judgment/impression and being accurate about it. This is certainly the way to go in developing countries if such programs are to

succeed. The notion of “using local knowledge to judge poverty” as suggested by Morley & Coady, (2003) was thus powerfully displayed in this program.

Stakeholder involvement

The findings showed that stakeholder involvement was crucial to achieve objectivity in the identification process. Again this to me signals how community-based targeting was used as an effort to accurately identify beneficiaries. The stakeholders used in this program were PTA/SMC members, chiefs, mentors and teachers in general. All these members were local and not paid consultants. The methods they applied in the identification process were all based on local knowledge and I find this fascinating as it seems to me the cheapest way of doing this. While this approach can be praised, one should wonder where the incentive for community members to do this came from. It was clear that nothing in monetary terms was paid to community members for getting involved however there could have been some hidden incentive somewhere or if not communities saw the need to volunteer. This makes me refer to one of the findings under the question “how were scholarships delivered to beneficiaries?” This finding is about the culture of giving a ‘token of thanks’ to those involved in the program. I am tempted to view this as an effort to ‘pay’ those who helped out in the program. Perhaps this acted as an incentive to some stakeholders to get involved. In any case, community-based targeting through the involvement of stakeholders as the cheapest way to identify beneficiaries should not be taken for granted without caution. I say this because the very same poor households the program tries to help might be paying the better-off officials in form of such token of thanks. As such the poor becomes poorer and better-off becomes even better. My experience in a society like this one is that it is culturally acceptable to give a token of thanks to

someone who gives you a favor. This in my view becomes tricky if a poor person has to do it on the rich because it is like transferring wealth from the poor to the rich. I hope the program did not indirectly do this under 'token of thanks' custom.

Impressions about selection process

The feelings of satisfaction observed in this program are an indication that the program identified the right beneficiaries. This is a sign that the targeting method worked very well. It signified that both errors of exclusion (under-coverage rate) and errors of inclusion (leakage-rate) were minimal if not completely eliminated which is an important achievement in such programs. The literature suggests that targeting methods are likely to incur these errors (Coady, Grosh, & Hoddinott, 2002; Gaiha, 2000; Muller & Bibi, 2009).

However the trace of dissatisfaction expressed by some participants is an indication that there were some well-deserved students who were left out. I am convinced that the reason of being left out was not as a result of errors of exclusion or inclusion (Coady, Grosh, & Hoddinott, 2002) but that there were too many poor students in comparison to the number of scholarships. This is consistent with the findings in similar programs as reported by Chapman & Mushlin (2008) where it was found that the number of needy girls exceeded the available scholarships so that it was difficult to decide who gets the scholarship. This meant that the girls who did not get the scholarships equally deserved them but the scholarships were limited. This notion of such programs encountering large numbers of girls in need of help was also echoed by McDonald (2007) where he said this has made the identification process a difficult task.

Furthermore from the findings, the dissatisfaction of the identification process was attributed to the fact that households are used to scramble for free things. I find this to be normal among people where resources are concerned. Bolman & Deal (2008) actually acknowledge the inevitability of competition where scarce resources are being allocated. I am therefore ruling out errors of exclusion or inclusion in the identification of beneficiaries for this program. By that I mean the right beneficiaries were identified.

How were scholarships delivered to beneficiaries?

This question was posed to try eliciting what actually constituted the scholarship package from the perspective of beneficiaries and other participants on the ground. In addition, It tried to establish scholarship distribution process and what actually happened as experienced by beneficiaries/participants on the ground.

Findings showed consistency in scholarship materials received as recalled by participants and that the total value of the package was not known to participants. Distribution was made in a public ceremony for transparency and accountability. Although all materials might have reached the intended beneficiaries, some shoes were not delivered when returned for correct size. After distribution of scholarships was made, findings further showed that follow-up visits were made to ensure proper use of materials however: abuses (of scholarship materials) by some guardians were reported. It was also clear that during those follow-up visits, the spirit of sharing scholarship materials within a household was encouraged. Last but not least, findings showed some willingness by some households to give a token of thanks to authorities for selecting them into the program. However, participants denied this practice and could not openly talk about it as was deemed inappropriate.

Discussion

Findings under this question reflected three key themes that I would like to discuss. The issues are: the scholarship package, mode of scholarship distribution and monitoring usage of scholarship materials

The scholarship package

Consistency in participants' (including beneficiaries) recall of scholarship materials received in the program was a preliminary manifestation that materials actually reached the beneficiaries. I noted that the materials mentioned by participants were also consistent with scholarship materials mentioned in the project's reports reviewed in section 2 of chapter 4. I am of the view that if some material diversions occurred, then at least some discrepancies could have been observed.

Mode of scholarship distribution

The distribution of materials through a public ceremony was a clear indication that being transparent was an important component in this program. With this approach, the program was able to gain public trust which is important to win public support. This mode of distribution was pretty fascinating to me not only because of its dramatic nature but also how it was able to achieve effectiveness and efficiency of distribution. By asking the beneficiaries, guardians and all stakeholders to gather at one place and witness the distribution of materials, the project was able to ensure that the materials actually reached the beneficiaries. No one could after that dispute the fact that materials were delivered to beneficiaries. I also note that

this was cost effective since it was done at one central place in the zone (i.e. TDC). The project did not have to go to individual households or schools to distribute the materials which could have been more expensive in terms of time and cost of transport. Programs of this nature have been criticized for being very expensive (Morley & Coady 2003) and I feel this approach helped to address this.

The other aspect which this approach seems to achieve is the efficiency of distribution. By distributing materials at one central place meant that all the beneficiaries in a zone got them at the same time. By the end of one public ceremony, every beneficiary in the zone had gotten their share almost instantly. This is very efficient indeed since a huge amount of time which could have been used for school or household distribution was saved.

While praising this approach, I am cautious to note that guardians and other stakeholders had to leave other things, travel to the TDC for this ceremony. In so doing they might have lost some valuable time to earn something. I sense some hidden costs in this case for already poor households due to lost time. Of course this depended on what those households could have been doing had it been they did not go to the TDC. For some families they could probably have gone to the farm to work and earn something. There is a huge assumption in this approach that those poor households had nothing more productive to do than going to the TDC to witness the distribution. This assumption needs to be taken with caution otherwise it might be compromising the whole purpose of these programs in helping poor households offset some opportunity costs of sending girls to school. Perhaps some households could have earned something to help offset this cost had it been that the project used other ways of distribution and spared households' time.

Monitoring usage of scholarship materials

From the findings, follow-up visits formed an important element of the distribution process. This was a way of ensuring that the materials were used by the intended beneficiaries. It was not going to be enough just to distribute the materials to the beneficiaries because anything could have happened when the beneficiaries entered their households. Perhaps the materials could be taken away from the beneficiaries in the households if not checked. Through these visits, the program was able to detect any abuses of materials by some households. It was fascinating to note that during these visits, beneficiaries were encouraged to share the materials as long as it was strictly within a household. I believe this was a smart way the program tried to be within the cultural norms of this society and avoid any resentment from the other members of the household toward a particular beneficiary. Having lived in this society myself, I know that sharing things especially food in a household is culturally expected. I do not see how the project could have expected the scholarship materials to only service an individual beneficiary. Having achieved this cultural goal, I notice that it did not work well with other households (especially large families) where some beneficiaries dropped out of school because the scholarship did not meet their needs. One girl who dropped out said she did not have enough from the scholarship because she had to share with the siblings as a result she resorted to getting a man friend who could give her things. In the process she got pregnant and dropped out. This notion of sharing poses a dilemma to such situations. Perhaps the size of scholarship needs to be calculated based on size of family?

Another dimension I see from these follow-up visits is that they were done by the local communities themselves (i.e. community and teacher mentors). This again must have been a cost effective approach of doing monitoring activities in such programs. Monitoring conditionalities

in programs of this nature have been noted to be expensive as they put pressure on program budgets (Kakwani, Soares & Son, 2005) and I think this program attempted to solve those issues.

How did the program affect access and persistence of girls in school?

Findings generally showed that the program had positive impact on persistence (i.e. helped girls persist in school); however there was substantial evidence that this was compromised by the number of girls who dropped out despite receiving scholarships. Findings revealed a number of critical factors for this situation.

For the positive impact on persistence, findings revealed that internal motivation of the girls was critical to persistence and that scholarship acted as a re-enforcement agent. In addition, an effective mentoring program, good household living conditions and parental encouragement significantly contributed to the success.

On the issue of drop out, findings revealed that lack of internal motivation/personal choice, peer- pressure, lack of role models, ineffective mentoring program, involvement in family businesses and unfavorable living conditions (guardians' negative influence) were some of the factors that caused girls fail to persist. In addition, hardships experienced when both parents died pushed the girls into desperate situations where they failed to persist in school and resorted to early marriage as a solution. Findings further revealed a general sense of remorsefulness among girls who had dropped out for reasons other than desperate situations.

Discussion

From the findings under this question, I draw out the following two key themes for discussion: conditions for persistence and factors causing drop out.

Conditions for persistence

Persistence of poor girls in school was the main goal for this scholarship program (McDonald, 2007). If you look at scholarship programs of this nature and demand-side financing of education in general, you will notice that the main goal is to reach out to poor and marginalized children to get an education (Patrinos & Ariasingam, 1997, McDonald, 2007).). This goal can be realized if such children go through an education system. In other words persistence of such students in school becomes a very vital condition. It is therefore very important to understand the conditions under which persistence occurred in this study.

From the findings, internal motivation of the girls themselves stood out as a very crucial factor that made girls persist. I find this a fascinating revelation to see that those girls who persisted attributed this success to their own motivation and only referred to scholarship program as a re-enforcement mechanism. Seeing this pattern also echoed by parents, I am beginning to think twice about the actual role of the scholarship program in helping students persist. I am tempted to think that the scholarship program was only able to assist those students who were already motivated and were on path to persist. This view is re-enforced when I look at the factors that caused some students to drop out despite receiving the scholarship of which one of them was dropping out by personal choice. I am taking this view with caution because although those students who persisted said they did not see themselves

dropping out in the absence of scholarship could just be saying that because it was a fair thing to say at that time considering their status. Probably if the situation really happened, things could have been different. However, when I look at the factors that caused students to drop out as earlier said and the pattern of life of those students who persisted, I am convinced to maintain my view.

However, there may be more deeply embedded reasons for why some girls were motivated enough to persist and others were not. Many of the girls who persisted were indeed matching their parents' expectations; where as many of the drop outs were conforming to other societal norms regarding the role of a woman as a wife and child-bearer or as a caregiver for younger siblings. The various motivations are not only internal, but are externally constructed through societal norms and expectations of other adult family and community members. Additionally, some of the dropouts were positively motivated to better their lives (or their families' lives) in ways that schooling could not immediately do. So, while there are societal benefits to persistence in school, these same benefits may not be immediately available to girls and this may create varying motivations. Therefore, future attention should also be given to how adults send messages that influence the motivations and choices of young woman.

Factors causing drop out

Under this theme I discuss it under three subthemes; (i) personal (ii) factors, household-related factors and (iii) school/program-related factors

Personal factors

As observed from the findings, there were a number of factors that caused girls' drop out which may be based on purely personal decisions. I call them personal because they were within an individual's control.

First, there were those who directly said they dropped out by choice and did not point at any particular reason for doing so. During the interview process, such beneficiaries looked me straight into my eyes and told me that it was their personal choice to drop out. From the findings, some beneficiaries actually said it was their human right to drop out and get married. I find these beneficiaries amazing because their attitude conveyed a message that they did not care and lacked motivation for schooling. In trying to find an explanation for this attitude, I observe that such beneficiaries were around age 16 when they dropped out which certainly was over-age for their grades. Looking at their ages and some statements they made such as "mumadziwa nthawi zina munthu umafuna kusangalatsa thupi" (you know sometimes as a human being you need to make the body happy)" I am fascinated to see a direct linkage between age and teenage-sexual pressures which is consistent with literature on drop out of girls where over-age enrolled girls in primary school past puberty were at risk of pregnancy-related school disruptions (Grant & Hallman (2006, p.4). It seems to me that because of over-age these beneficiaries were caught up with teen-age sexual pressures which they failed to manage. I use the word 'failed to manage' because I am aware of the fact that other girls who were also over-aged were able to persist. If you look at the findings from cohort analysis in section three of chapter 4, it was clear that the results failed to show that age was a factor in causing drop out. For any cohort, there were no particular differences in age between those who dropped out and those who persisted.

Let me admit that at first, I was puzzled by this finding from cohort tracking because I thought it contradicted with my observation from the interviews. Recall from chapter 4 where one student said she dropped out in part because friends were mocking her that she was over-age:

What happened is that when I was going to school, my friends were laughing at me saying I was too old in that class. So I said will still learn. But then when I continued, the teachers particularly the volunteers were giving us very hard punishment when we do wrong in school even a small thing. We were digging out tree trunks of trees. So I said its better I drop out. That time I was 16 years. And in that class most students were young. There were four of us older girls and all of us dropped out and we were all married (STD/drop out/05).

When I looked at this, I sensed an element of age as an influencing factor that caused drop out especially when all older girls in that class dropped out. That is why in light of the findings from cohort tracking, I could not come up with an explanation that age was an influencing factor that caused drop out. I therefore think it is reasonable to say that those over-aged girls who dropped out might have done this because they failed to manage teenage sexual pressure which caught up with them. They did not drop out because they were over-age.

Second are those who decided to drop out because they saw their friends doing it. This to me reveals that there were a couple of beneficiaries who dropped out. If say only one beneficiary or a negligible number dropped out, others could not have been influenced to copy. My impression from this finding is that drop out was a real problem in this program which underscores my earlier view that scholarship programs might only have helped those beneficiaries who were already motivated to persist.

Furthermore, this finding displays a lack of motivation on the part of these beneficiaries which a scholarship alone failed to address. Perhaps instead of giving out scholarships hoping this will help these students persist, we should be thinking of 'what other strategies will be effective to motivate them in the first place?' To do this, we need to understand the causes of that condition of 'lack of motivation' for such students. I must admit that to do this for such poor students will be a very complex exercise and did not attempt to find out in this study. However, such an examination should extend well beyond mere individual motivations (even if individual personality traits play a role in at least some cases) and look at the larger socio-cultural and economic contexts that impact the personal motivations and choices of girls.

Household-related factors

From the findings, it is clear that some beneficiaries dropped out because of factors culminating from their home environment. One factor that struck me is the involvement of girls in family businesses. I believe parents involved the girls in the business not merely out of choice but because they were trying to meet their daily needs. This is typical of parents in developing countries who because of poverty tend to utilize children in family business (Todaro, 1997). For poor families who are struggling even to just put daily food at the table, schooling for their children might not be the priority. Literature has shown how demand-side financing programs try to offset very high opportunity costs of sending girls to school faced by such poor households (Patrinos & Ariasingam, 1997). In light of this literature, one might argue that this program achieved its goal because at least these children were sent to school in the first place before dropping out. While I might agree with that view, I am still thinking that this achievement was

not enough because parents did not stop sending girls to the market to sell stuff. Parents ended up doing both i.e. send girls to school in the morning and later in the afternoon send them to sell stuff. I sense that the scholarship might not have been enough to cause parents completely stop sending girls to the market and allow them devote more time to education. From the findings, this habit of sending girls to the market to sell stuff was what exposed the girls to dangers that made them pregnant and eventually drop out.

Another factor that struck me from these findings was the unfavorable living conditions caused by guardians' negative influence. I note that some guardians forced girls to drop out of school and get married. The vivid example narrated in chapter 4 come to my mind and it signaled to me that some guardians particularly those that were not biological parents of the orphaned girls did not care much about them. They probably did not feel connected. I cannot say much on why such guardians did that but my experience from this society is that orphaned children are often are mistreated by stepmothers/stepfathers or some other relative whom they end up living with when parents die. Perhaps this would be a topic to explore in future. My only position at this time is that this critically affected efforts of this program. This is also another example of how larger economic and socio-cultural forces, particularly regarding normative gender roles, impact not only the personal motivations and choices of girls, but also of their guardians.

Furthermore, I felt much challenged to note that some girls dropped out because of desperate situations which they found themselves in when both parents died. Child-headed homes are becoming common in this society because of HIV/AIDS pandemic and it is extremely difficult to rescue girls in situations like these. The situation narrated in chapter 4 about a girl who ended up dropping out because the situation overwhelmed her, brings me to strongly think

that some special consideration needs to be taken to help girls still persist when they find themselves in such situations. Perhaps increasing the value of scholarships for such girls would help unlike the uniform approach of giving equal value scholarships to everyone which this program employed.

These findings seem to underscore the notion that causes of drop out are complex and we need to understand “drop out as an outcome of contextualized conditions that pushes and/or pulls children until they eventually drop out of school” (Ananga, 2010, p.4). It is not a single event. The stories of drop out among the girls in this study are all uniquely different and to understand them, we need to look at various push/pull factors that led these girls to eventually drop out.

School/Program-related factors

When I look at the findings, I am drawn to comment on the factors coming from the program itself that made girls drop out. I particularly would like to single out the mentoring program which on the overall was very helpful in contributing to girls’ persistence according to the findings. However, I am concerned to the revelation that some girls dropped out because the mentors mishandled some situations. The findings showed how some girls were denied second chance because mentors rushed to grab scholarship materials in situations where beneficiaries initially dropped out but then changed their minds. Girls blamed mentors for not giving them a second chance. I do not want to appear to blame the mentors myself but this finding came so strongly in some situations during my interviews. I am therefore tempted to question whether the mentoring program behaved like a “double-edged sword”? (I.e. one side helping girls persist and the other side discouraging them). I say this because findings also

showed that in some instances mentors viewed these girls as 'bound' to drop out (a stand which did not encourage the girls persist. Refer to chapter 4 where some students blamed the mentors for causing them to drop out). Perhaps some mentors needed a little more training to be sensitive to these situations.

There may also be larger structural issues that need to be addressed regarding school/program-related factors. For example, the number and availability of mentors is an issue, but so may be the timing of school and policies related to enrollment of pregnant girls. While these issues did not arise directly in this study, they bear further examination in future studies.

Let me finish this section of drop outs with some hope by looking at the general sense of remorsefulness which most of those who dropped out displayed. As seen from the findings, students who dropped out regretted having done so. For me, this means these girls understood the importance of school and that dropping out was counterproductive. It will be imperative in future to try giving such girls a second chance which they said were willing to take. Perhaps using them to talk about their experiences to younger girls in future programs would be an option to discourage drop out.

What was the community's reaction to the program?

The findings in this section showed a very positive acceptance of the program. Participants said that this program was very good and wished it continued. There were no negative comments about the program as this was seen as a favor to the community from the

fundes of the program. “You do not say anything bad to something that is given to you for free” (PTR/03).

Discussion

This finding showed that the community welcomed the program. This is consistent with the finding for similar programs in Sierra Leone and Djibouti as reported by Chapman & Mushlin (2008) where communities also welcomed the program and wanted it to go longer than planned. I find it particularly interesting when it came to reasons why communities welcomed the program in Zomba rural. While I respect the view of the community about this program, my fear is that this might be biased because of the belief that the community held about free things. My impression is that viewing this program as a ‘favor’ from fundes might have blinded the critical view of the community. The belief that “you do not say anything bad to something that is given to you for free” is particularly very revealing. Having lived in this society myself, I am convinced that no one could speak badly about this program even if they did not like it. In fact it would be culturally wrong to criticize someone who gave you something for free because it would be seen as lack of appreciation.

I also feel levels of poverty put this community in a place where they could not make any criticism about the program. Findings pointed to the fact that participants felt the program did a commendable thing because they could not afford the materials which the program bought them. With this view that the program had done what they could not afford doing by themselves, the communities had put this program beyond any critical scrutiny. While there was general support for the program; there are many parents/guardians who live in a larger social context who are making socially-supported choices that inhibit girl’s persistence, which may

indicate a form of lack of support. However, this does not necessarily dispute the overwhelming evidence that this program was well-received by the community.

To what extent were schools/communities capable of sustaining the program?

Findings showed that communities were not ready to sustain the program although some efforts were made to fundraise. Communities felt that they were too poor to sustain the program and those parents whose children did not benefit saw no reason to support (lack of co-operation). Furthermore, findings seemed to point at the dependency syndrome as a factor preventing communities to sustain the program

Discussion

From the findings I see one theme - factors preventing sustainability. Under this theme I discuss the findings under the following subthemes: feeling too poor, lack of co-operation and dependency syndrome.

Feeling too poor

From the findings, there was strong evidence that communities were not ready to sustain the program beyond donor funds because of poverty. This is consistent with the findings in similar programs in Sierra Leone and Djibouti (Chapman & Mushlin 2008). In the Malawi program, it was clear that community members had put themselves in the position of 'too poor to do anything'. I strongly feel this view was coming from the reality on the ground. I have lived around this community myself and was not surprised with this finding. The comment from one

parent in chapter 4 comes to my mind. Let me bring part of it here: "...You see, right now some people in the village here are sleeping on an empty stomach right now, so to say that they can sustain this program is just cheating yourself,..." (PTR/01). This was a parent reacting to my inquiry on whether they were ready to sustain the program. From this response, I felt so sad within myself to sense that households were struggling even to put food at the table and to talk about sustainability of a scholarship program felt very immoral. I stand to question the rationale of expecting poor communities like these to sustain a scholarship program when their immediate need is food to survive. When you consider that the overall goal of such programs is to help offset very high opportunity costs of sending children to school, the issue of expecting the very same poor to sustaining the program is even puzzling because lack of food is the main contributor of high opportunity costs for poor families.

While I question the sustainability issue, I am also cautious that such communities have to find a way to pull themselves out of poverty through education. The feeling of 'too poor' or the reality of it might be caused by laziness or state of the mind of such communities. Perhaps helping them to do it with their own hands can be a gateway to prosperity. On that view I guess the program might be positively expecting the community to sustain the program and it will be counterproductive to question this view. If you look at the findings from the document review section in chapter 4, you will observe the lively nature of this view of sustainability. Communities were able to raise funds towards the sustainability efforts of the program however whether that effort was capable to raise enough money to keep the program going remains debatable.

Lack of co-operation

Findings clearly revealed that communities were not ready to work together in fund raising activities to sustain the program. This lack of co-operation was as a result of scholarships being received by a few students when other students equally needed them. This notion of non-beneficiary parents refusing to participate in fund-raising activities was also observed in the findings in Sierra Leone and Djibouti (Chapman & Mushlin 2008).

With the Malawi program, I was particularly astonished by the confession of parents of beneficiaries who did not blame their friends (parents of non-beneficiaries) for not participating in fund-raising activities for they would have also done the same. This was an honest answer which to me signaled that this was a very strong view held by the general community. Since scholarship programs cannot afford to give scholarships to everyone, it will really be difficult to mobilize communities fund raise for this cause. “How do you expect parents of non-beneficiaries to support sustain scholarship programs when they know that their children might not benefit from it?” This is the question which I take from this and to change this mindset so that parents see the greater good to society in the long term might be a big challenge.

Dependency syndrome

Findings showed that dependency syndrome might be affecting the community to sustain the program. Despite the fact that the community is generally poor, the habit of relying on someone else to help you out of your problems might have poisoned the minds of community. It looks like the community has been used to handouts so much so that they cannot think of innovative ways to help themselves out (Recall this comment

from chapter 4 “Communities are just used to handouts. They are good at receiving not giving (HTR/01)).

While communities can be blamed for developing the dependency syndrome, I feel this is a system problem which might not be viewed as unique to this program. This goes far to the way programs are generally designed for communities and whether or not they have encouraged this syndrome to take root. It would be naive to think that the solution to this problem can come from this program alone. Perhaps a deliberate approach to eliminate the ‘handout syndrome’ in all programs and promote self-reliance is needed?

Having reached this far, I now move to chapter 6 which reflects on the whole study and examines what this study has attempted to achieve.

CHAPTER 7

IMPLICATIONS AND CONCLUSION

CONCLUSIONS

This chapter concludes my study and the questions that come to my mind are “what have I done thus far?” and “what does it all mean for practice, policy and future research?” Recall that the main goal of this study was to investigate the extent to which the five assumptions/premises of implementing scholarship programs were held true in the Malawi program, and if not, what happened. Through this, I hoped to understand the nature of issues that emerged during the implementation of this program, in-order to help policy makers and program designers determine ways of maximizing the use of such financing strategies among the poor communities. I viewed the scholarship program in the broader context of demand-side financing in education which is a financing strategy aimed at reaching out to the poor and marginalized children to access basic education (Morley & Coady, 2003; Patrinos & Ariasingam, 1997).

To do this, I first conducted a literature review in which I attempted to show that the scholarship program (AGSP) was indeed a demand-side financing strategy and the challenges associated with this strategy equally applied. Secondly I conducted this qualitative study in which I used the five assumptions/premises of implementing scholarship programs as a framework to evaluate a scholarship program in Malawi. These premises were as follows:

- Eligible girls could be accurately identified,
- Scholarships could be delivered to these girls without undue diversions of funds

- Once received the scholarships would have a positive effect on access and persistence of girls in school
- The scholarship program will be well received in the school and communities in which the program operated
- Schools and communities could find a way to sustain the scholarship program after external funds ended. (Chapman & Mushlin, 2008, p. 461).

After analyzing my data and discussed the findings I hope have attempted to meet the goals of my study in a number of ways. I discuss this under each of the five areas from the framework and thereafter move on to talk about implications for practice, policy and future research.

Identification of beneficiaries

On identification of beneficiaries, this study has confirmed that beneficiaries can be accurately identified in such programs. This study was able to engage members of the community who used their experience to judge the level of poverty of various potential beneficiaries and came up with the right beneficiaries for the program. This was done in coordination with local schools that used local tests to determine academic performance. Looking at the literature, this is an example of community-based targeting which according to Morley & Coady (2003) uses community leaders or groups to decide the beneficiaries based on local knowledge about who is the poorest. I agree with Morley & Coady (2003) that this model offers the cost-effective way of identifying beneficiaries ideal for developing countries where

resources are so limited and this study has just demonstrated that. However this means community participation needs to be strengthened and local school tests standardized.

Scholarship distribution

This study has shown that scholarships can be accurately delivered to beneficiaries. This can be done in a cost effective and efficient way through a “public ceremony” at any given central point. By “public ceremony” the program is able to achieve transparency and accountability which are important elements to win public trust in the program. On the other hand, through this study, I hope have attempted to caution this approach that it might be putting some hidden costs on already poor households due to lost time. By travelling to one central point such as the TDC to receive the materials, poor families might be losing valuable time to do something else.

Impact of scholarship on persistence

This study has somehow put a premise under a microscope. While it was able to show that the majority of beneficiaries who got the scholarship persisted, there was substantial evidence that some beneficiaries failed to persist despite the scholarship. It was further shown that scholarships might have been effective only for those beneficiaries who were already motivated to persist. This calls for analyzing and rethinking this strategy. I also hope that have attempted to show that some beneficiaries find themselves in very desperate situations (e.g. child-headed homes) that a scholarship program like this might not be able to assist. It is therefore imperative to rethink and streamline scholarship programs to address such situations.

Further, this study has also shown lack of sensitivity displayed by some of program actors such as mentors and guardians thereby causing some beneficiaries to drop out. This has evoked the need for more training and sensitization of such actors in the program.

Acceptance of program

This study has shown that programs of this nature are welcome by the general public in developing countries. This is consistent with similar programs in Sierra Leone and Djibouti where communities welcomed the program and wished was extended (Chapman & Mushlin (2008). However, I have attempted to share that care needs to be taken as some communities might be blinded with the assistance and become less critical of the program.

Program sustainability

There is overwhelming evidence from this study that program sustainability by the community might just be an illusion. This is due to the fact that communities are poor and see themselves incapable to take over the program after donor funds are gone. This is exactly what was observed in similar programs in Sierra Leone and Djibouti ((Chapman & Mushlin (2008). This seriously calls for scrutiny into this reality in such programs to come up with strategies to overcome.

Implications

Having attempted to explain the achievement of this study, I now move on to answer the question “what does this all mean for practice, policy and future research?” This brings me

to talk about the implications of the study in the following order: implications for practice, implications for policy and implications for future research.

Implications for practice

The use of poverty and academic performance as criteria for selecting beneficiaries becomes very critical in such programs. This puts both the poverty measure and academic performance measure under the microscope. For the poverty measure communities might need training to standardize this across villages adding to the local knowledge they have. On academic performance measure, it becomes more desirable to standardize tests in some ways to achieve fairness of selecting beneficiaries.

This program extensively used community members in its approach to select beneficiaries. By this it offers practical examples of how community-based approaches can effectively be used to accurately select beneficiaries in scholarship programs and in other programs that use demand-side financing strategies to target the poor. This approach means stronger school-community partnerships are indispensable and must be encouraged. This partnership can be utilized to help girls resist sexual-pressure that often cause drop out. For example community groups such as ‘mother groups’ could work with the mentors to support teen-age girls. In addition this cost-effective model saves a lot of money thereby making such programs relatively cheaper than what they have been before. This should mean reaching out to more beneficiaries on any given budget now that was the case before this program.

The use of “public ceremonies” to distribute scholarship materials is promoted by this study and this model sets the good practice for distribution. It suggests an effective way to

ensure transparency and accountability to win public trust in such programs. This model also means an efficient and cost-effective way of material distribution.

Furthermore, the revelation that this program was able to help those who already had the motivation to persist puts the emphasis on the need to encourage girls get motivated. The motivation of girls becomes very crucial in such programs. This means schools and communities will have to ensure that girls remain motivated to persist through all possible avenues that have the potential to motivate poor girls in their areas. Therefore, policy-makers and educational practitioners must look at not only how to motivate individual girls, but at how to disrupt existing economic conditions and societal norms that reinforce gender roles that ultimately inhibit the motivation of girls to persist with their schooling. Admittedly, this is a daunting task; but more attention is needed on these larger systemic issues if we are to fully realize the returns in investment on these type of programs.

This study also puts the mentoring program in perspective. It suggests that some mentors lacked sensitivity and skills to help all the vulnerable girls at the risk of dropping out. Their training might not have been enough or they lacked some supervision and support mechanism. It therefore re-enforces the need for more mentor training that helps mentors put beneficiaries' persistence at the center in such programs and support mechanism to help them deal with difficult situations. With the status quo, the mentoring program is in some ways counterproductive and more beneficiaries at the risk of dropping out will not be rescued.

In addition, guardians of beneficiaries are also put in perspective and their training is certainly paramount to ensure safe living environments for beneficiaries. This re-enforces the

very critical nature of good household living conditions for beneficiaries which if ignored can render these programs ineffective.

Implications for policy

With its extensive use of community based approaches, this program elevates community participation policies to ensure that schools have vibrant communities to engage. An engaged community improves the quality of participation in these programs and makes them better. Rethinking community participation in the policy dialogue is therefore inevitable as it will ensure that poor children are reached out to access basic education.

This study also discourages the uniform approach to the size of scholarship for all beneficiaries. Policies to vary the size of scholarship based on need and size of household will have to be explored. Some beneficiaries in desperate situations need a lot more financial assistance and policies have to be flexible. This therefore might mean financing formulas that takes into account various needs and not simply on the number of beneficiaries. However, this approach will be more contentious as it will be very difficult to convince the community why some beneficiaries should get more than others. In addition, this might also mean that budget increase become inevitable.

Policies that regulate teacher tests are put under a microscope because of this study. There is need to have policies that re-enforce the standardization of these tests to reflect a fair academic performance of all beneficiaries across schools. Currently this might be introducing bias-in the selection process.

The success stories in this program means that the government has to adopt this financing strategy and make it part of the larger education budgeting system. Policies to incorporate demand-side financing in general and scholarship programs like this one in particular has to be put in place. So far these programs have been taken as pilot studies but now forward that position has to change. In addition this study cautions policy to take into consideration the flaws in this program especially those that are at the core e.g. the mentoring program and beneficiaries' motivation.

Implications for future research

The findings from this study suggest that beneficiaries' motivation to persist might be a prerequisite for the success of scholarship programs. This suggests research into student motivation of the poor and marginalized children might be critical in such programs. A systematic in-depth inquiry into this topic might be necessary.

In addition, this somewhat contradictory finding questioning the effectiveness of scholarships to needy girls calls for further research to confirm or disconfirm this finding on a much larger sample than was included in this study. This is important because this finding shakes the core goal of scholarship programs and demand-side financing strategies in general.

Findings in this study also mean the assumption that programs like this can be sustained by the community may be nothing but a mere illusion. This suggests the need for extensive research to determine under what conditions the community of this nature able to sustain these programs. The need for this research is important given that very poor communities lack basic things such as food and doing something else (e.g. fundraising for a program) might jeopardize their efforts

to find food. Also, limiting the amount that children (girls and boys) can work or be married off at a young age is an important factor to examine given that they are viable options for improving the immediate needs for children and families. This is not to say that work and early marriage are desirable for children and adolescents; rather it speaks to the need to consider the larger socio-economic contexts in which these programs are based.

This study also puts community participation research on the spot especially on topics that deal with incentives for community participation. By extensively using the community in these programs, it becomes critical to establish the source of incentives for community members especially those that are utilized in local committees (e.g., chiefs, community mentors, SMCs/PTA members). This is important considering that, culturally, the community has its own way of paying others through ‘token of thanks’ which in this case might mean poor households paying better-off individuals. A poor household for example whose daughter received a scholarship, might culturally be expected to give something to the headteacher or mentor as a way of showing appreciation for selecting their daughter into the program. Even though this might not be explicit, that expectation is there implicitly. It is therefore important that programs are aware of this to help communities realize that they don’t need to give anything to program officials.

Recommendations

Reflecting on findings of this study and the implications thereof, I have the following recommendations to make:

- Need to strengthen community participation efforts to ensure that communities fully support the program. This will ensure continued community involvement and support.
- More training needed to sensitize mentors so that they are able to understand delicate situations in which teenage girls (or girls in general) sometimes find themselves in.
- Strengthen the mentoring program by increasing the number of mentors to allow mentor/pupil ratio of 1:1. This will ensure mentor-student interactions.
- Establish/strengthen forums where girls in the program freely talk about sexuality with their peers (these could be girls' clubs on abstinence/sexuality). The mentors and other community groups such as 'mother groups' should be present to answer questions and offer advice.
- More sensitization meetings to guardians of orphaned girls to avoid mistreating or misguiding the girls.
- Redesign the scholarship program to allow variation of the scholarship sizes based on varying needs of beneficiaries. No more uniform approach where everyone gets the same value of scholarship.
- Develop a financing formula for scholarship programs that takes care of the needs of beneficiaries. In other words a financing formula that allows scholarship funding based on needs of beneficiaries than just the number of beneficiaries.
- Move the distribution point from the TDC to a central place around say three schools. This will shorten the travel distance and time for households. Can keep the TDC for the closest schools only.
- Develop strategies to standardize teacher tests. This can start at school level and then move to zonal level.

Future research

The following can be areas for future research:

- An in-depth study to investigate the conditions under which beneficiaries drop out despite scholarship will be interesting. This study can look at the complexities of factors causing drop out for such beneficiaries. This can be done on a much larger sample.
- An in-depth study looking at the motivation of poor and marginalized in such programs. This can try to answer the question “what motivates these children in presence of scholarship?”
- A study on sustainability of such programs in this community. Looking at questions like “what are the potential factors for sustainability? “How can sustainability be achieved in presence of levels of poverty in this society?”
- Do a national impact study of the entire program in Malawi to determine how the program worked at national level.

Final word

Demand-side financing interventions such as scholarship programs are a major hope to increase access basic education for many poor and marginalized children in Malawi and other low resource countries. What they need is redesign and adaptation to more effectively counter the forces that lead girls to dropping out. If we cannot achieve this, then we will still be losing out the poorest and most vulnerable children. We also need to pause for a minute and rethink the issue of sustainability.

APPENDIX A

INTERVIEW GUIDE QUESTIONS FOR BENEFICIARIES

- How were you selected into the program? How did you know you were selected?
- Did you feel you deserved to be selected? Why or why not?
- After selection, how did your friends view you? Explain
- What did you receive as a scholarship package?
- How did you receive the scholarship package?
- Did you know the value of the scholarship package you received? If yes how did you know it? If no, why not know?
- After receiving the scholarship materials, how did your friends view you?
- Did you expect to share the materials with anyone? explain
- In what ways did the scholarship help you stay in school? If dropped out, explain the circumstances that made you drop out
- Tell me your story about how this program has assisted you?
- For those who dropped out: tell me your story of how you dropped out of school despite receiving the scholarship?
- What are your final thoughts about your experience with this program?

APPENDIX B

INTERVIEW GUIDE QUESTIONS FOR MENTORS

- What was your specific role in the identification of beneficiaries?
- What was your specific role in the distribution of scholarship materials?
- What did you meet as major challenges in your work? Explain with specific examples
- What can you say about this program helping beneficiaries persist with school?
- What do you think made some beneficiaries succeed? What are the factors?
- What made some beneficiaries drop out despite scholarship? Explain the factors that caused this
- What can you say about this program in general? What did you like and what did you dislike?

APPENDIX C

INTERVIEW GUIDE QUESTIONS FOR HEADTEACHERS

- What was your role in this program?
- How were beneficiaries selected? Explain the whole process step by step?
- Did you think you identified the right beneficiaries? Explain why or why not?
- What was the communities' reaction to the process of identifying beneficiaries? In what ways were they satisfied with the process or not?
- What were the challenges in the identification process
- What have been the major challenges you have met in this program?
- What can you say about the persistence of beneficiaries in this program? If some dropped out what were the reasons? For those who persisted what were the reasons?
- What have you done about sustainability of this program? Are there any plans? If not, what are the barriers or challenges preventing this from happening?

APPENDIX D

INTERVIEW GUIDE QUESTIONS FOR PARENTS

- How were your daughter selected into the program? How did you know your daughter was selected?
- Did you feel your daughter deserved to be selected? Why or why not?
- How did your friends treat you when they learnt that your daughter was selected?
- What things did your daughter receive as a scholarship package?
- How did your daughter receive them?
- Did you know the value of the scholarship package your daughter received? If yes how did you know it? If no, why not know?
- Were you expected to give any “thank you” to someone else? How did you show appreciation for your daughter ‘s selection
- What did you observe changed when your daughter started getting scholarship? Explain with examples
- How did you use the materials in your household?
- In what ways did the scholarship help your daughter go on with school?
- What did you like/dislike about this program?
- What have you done about sustainability of this program? What are the plans?
- What are the challenges you have met if any, about sustaining this program?
- What are your final thoughts about your experience with this program?

APPENDIX E

PRELIMINARY NOTES MADE DURING AND SOON AFTER TRANSCRIPTION OF INTERVIEWS.

DROP OUT GENERAL COMMENTS

1. Girls dropping out because of school related issues. in this case, punishment and teasing by other students. This is so particularly for **over-aged students** who are mocked by friends and end up being pushed out.
2. Over-aged students get marriage because they see that they are **MATURE**. Older girls giving in to pressures of sexuality
3. School -related issues and treatment by elders push girls to marriage e.g. mentors lack of care by not visiting and failing to give girls a second chance, headteachers mistreatment/mishandling of issues such as the exam issue.
4. Lack of motivation by girls themselves. Thinks marriage as a better option than schooling.
5. Copying after friends. Everyone is doing it, so why not. (lack of role models)
6. Things happening by nature. Devil's influence.
7. Girls regretting having dropped out. wish for second chance (**sense of regret**). Girls having it hard in marriage. wish had not made such a decision
8. girls ignorance of getting back to school after pregnant. (**Ignorance of getting back to school**)

9. Pushed out because of pregnancy. Pushed into marriage because of this. Do they have an Option?
10. **Lack of Self-esteem** by the girls and mentors this compounded by comments from mentors. The girls do not trust themselves that they can persist neither are the elders e.g mentors.
11. The mentors lack of supervision. Ineffective mentorship program. Blaming mentors. Blame game
12. Desperate situations forcing girls to get married as a solution. E.g the child-headed homes created by death of parents living older girls take care of siblings. The girls get overwhelmed with responsibility and just decided to get married for support.
Disperation—created by child-headed homes.
13. **Peer pressure** pushing girls into marriage. E.g. a girl had friends with cellphones. She also wanted a cellphone so decided to get a boyfriend who bought her a cellphone. In the process she found herself pregnant.
14. Scholarship not able to continue up to secondary school leaving some girls vulnerable. Provision of fees only as a way to support girls who got selected to sec. school failed to achieve its purpose as it lacked provision of other things such as soap, clothes etc. the form one girl got married despite fees paid because of lack of soap, clothes etc.

PERSISTENCE GENERAL COMMENTS

1. Those who lived with their mothers seems to have persisted with school
2. Those who persisted seem to have an internal motivation to do so not external. The scholarships just encouraged them further but they seem were not in any way going to give up. They already had shown some traces of persistence
3. Assistance beyond primary school greatly helped boost up morale for continuation to complete secondary education
4. Conditions at home played a big role in the success of the student.

5. Some students continued getting scholarships despite failing exam. Conditionality of scholarship on performance was not consistent
6. Mentors' presence seems to be acknowledged with persisting girls unlike those who dropped out.
7. Beneficiaries not bothered with the ignorance of the total cost of the scholarship package.
8. The idea of knowing that if they fail, their scholarships will be withdrawn seems to help push students work harder.
9. One girl of those whose scholarship was withdrawn claimed that she did not know that condition until last minute. She wished she knew this in advance.
10. Role of headteacher to assist the girl by negotiating with CRECCOM to have her sponsored in secondary education was critical.

MENTORS

1. Conditionality used just as a "threat" to push beneficiaries work hard in school. But had a double edged sword which alienated others beneficiaries. Probably abused by some headteachers to benefit some students?
2. Using intuition to judge the poverty level of households. Seems did not have a checklist to assess poverty
3. The distribution of scholarship materials in **public ceremony** for **transparency**.
4. Seems the mentors did not know the total cost of the scholarship materials bought. Verified it by merely looking at the items and making a guess of the cost. **Trusted** that there was no fraud whatsoever in the purchasing of the items.
5. Seems the **scholarship materials were to be used by the whole household of a beneficiary**. This was to reinforce family values of sharing and avoid jealousy. This was a reasonable and practice thing to do. No sharing outside household.
6. Tradition of sharing to those in authority as a thank you. One beneficiary giving a packet of sugar to the head who refused "kuwopa pa mawa"
7. Household environment playing a major role in the success of a beneficiary. **Living conditions** very critical.
8. Individual differences making some succeed other fail. Some made a choice to get married and scholarship could not change them.
9. Frequency of mentorship affecting girls. Needed more visits to beneficiaries.
10. Transport problems limiting the mentor's visits.

11. Parents encouraging girls to get married. E.g. **step-mother** having less parental care. Orphans vulnerable to guardians like step-mothers. Less than blood relations?
12. Girls exposed to danger through being sent to the market to sell stuff. Girls doing helping out in **family small businesses**.
13. **Snatching of materials** from dropped out girls. What to do not clear?
14. The chief's relation dropping out of school. Elite hijacking the system?
15. **Ignorance** on the part of parents, and not seeing the benefits of school as evidenced by other girls who completed school but were not seen as successful in the eyes of some parents.
16. **Rights confusion**. One girl thought had the right to get married.
17. Decision to get married by the girls themselves. Lack of intrinsic motivation.

HEADTEACHERS

1. Girls dropping out of school because of poor living conditions at home. So out of school factors
2. Some girls being saved from dropping out because of role of headteacher and mentor.
3. Girls dropping out because of living conditions created by the greed of guardians. Living conditions were either created or inevitable due to poverty. Both had similar effects?
4. Chiefs' quest to get some **token** from the scholarship as is the custom. **Tradition vs objectivity?** and **compromise** was made by giving chiefs a token of thanks.
5. The program influencing positively even to non- beneficiaries and whole altitude of community changes positively to support education. Ripple effect?
6. Element of double orphan and the guardians' condition (handicapped/very old) in the selection process.
7. Register showing more girls than boys registered since the program started. This indicates positive effect of the program?
8. The dressing of girls as they come to school as an indicator of poverty.
9. Too much power given to chiefs to select beneficiaries not the best method. Advocate for group selection. All stakeholders involved.

10. Sustainability a big problem due to mindset of wanting to be assisted. i.e. too poor to assist others.
11. Identification of beneficiaries by the headteacher with the assistance of teachers and stakeholders debating the names. But final say was with the headteacher. This is different with the Namiwawa case where identification was by the chiefs. Similarity is that both involved stakeholders in some way.
12. Verification visits after debating vs. visits before debating?
13. Academic performance vs. poverty to select beneficiaries. It looks like academic performance was critical although poverty was the priority?
14. Judging the poverty level from dressing. Sight judgment was crucial. Impression/subjectivity vs. objectivity in selections process?
15. Honesty and not trying to please anyone critical.
16. Weak policy on scholarship materials encouraging girls to drop out? **Give materials back** vs **not giving back** when drop out
17. Ignorance and illiteracy of guardians contributing to drop out of girls?
18. Sustainability of the program in limbo? No plans yet but some schools tried. Clear in all cases that sustainability in this current form not possible. Communities' mind-set blamed for this.
19. Community used to "hand-outs" Changing this might be difficult
20. The value of scholarships was not known to headteachers.
21. Identification of beneficiaries was done by the headteacher with assistance from the teachers. It looks like other stakeholders were not involved.
22. Criteria of identification were the poverty level and also doing well academically but poverty was priority.
23. Girls dropping out by choice and also lack of parental care/ignorance of parents on the benefits of education. No role models in the family.
24. Program a success as those dropping out were just but a few. Cites some girls completing secondary education and some in secondary school.
25. Sense of disappointment due to girls dropping out but take this as part of any system.

PARENTS

1. Grandmother's determination and encouragement to the girl yielding fruits? No mention of dropping out even without scholarship.
2. Poor grandmother told their girl was selected because she was doing well academically. This acted as a **motivator**? **What is the motivating factor is a big issue**. This also observed with grandmother wishes to have a working class kid as a symbol of pride for the family.
3. **Token** of thanks absent from the scholarship program? It could take other forms like giving officials some groundnuts or cassava. Any local food from the garden would do.
4. No plans for sustainability. Grandmother feels she is too poor to make any contribution. She even fails to meet her basic needs e.g. failing to buy her own soap. So feels not capable to sustain the program.
5. Scholarship materials making a great impact on the beneficiary. Guardian saw a great change in her girl when she started receiving scholarship materials. Paraffin for study a big push. Soap/body lotion and great improvement in personal care of the girl.
6. Parents not bothered by the value of scholarship. They did not seem to care for not knowing the actual value of the scholarship. To them, receiving the items was a great thing and that's all that mattered.
7. Some girls abandoned by their dad and grandmother taking responsibility.
8. Some **guardians seem to understand** the importance of **education as a vehicle to get out of poverty**. This is contrary to the belief by some headteachers that the community cannot understand the importance of education due to illiteracy. Illiterate grandmother but very brilliant?
9. Awareness by guardians of other organization that can assist girls beyond std. 8 a motivator?
10. Only those whose children are benefiting from the scholarship program now, are willing to get involved in efforts to help sustain the program?
11. **Fear of government** deterring some parents from giving **token** of appreciation to officials.
12. **Sustaining the program not possible** because household are failing to take care of their own. Some sleeping on empty stomach. How can they work towards sustaining some other program?

13. Program praised to go on and help girls delay marriage. HIV/AIDS awareness and big factor in motivating some parents not to give their daughters in marriage just like that.

APPENDIX F

NOTES SHOWING FINDINGS FOR EACH CATEGORY OF PARTICIPANTS MADE TO HELP REFLECT WHAT WAS COMMON ACROSS THEM

Findings:

Identification of beneficiaries

Students

1. Aware of selection into the program for **poverty, academic performance, and well behaved**. Also as “**orphan**”
2. No influence of the selection process. Just recipients. Students did not earn the scholarship.
3. Students felt deserving but those who did not felt others were worse off but just **lucky/God’s** grace.
4. Friends reaction **acceptable** but some ridiculed.

Mentors

1. **Verification visits** to assess poverty levels
2. Selection criteria of **poverty** and **well behaved**
3. **Absence of physical checklist**. Relied of **personal judgment**
4. **Objectivity** in selection process e.g. no relatives of ours

Headteachers

1. **Stakeholder involvement** as critical factor to achieve **objectivity**
2. **Verification visits** to assess poverty also echoed
3. **Absence of checklist** and relied on **personal judgment/impressions**
4. Satisfaction of selecting **right beneficiaries** but downplayed some **community’s dissatisfaction** reason: community’s **ignorance to differentiate poverty levels** and **scramble for free stuff**.
5. Some traces of **corruption** where chiefs were given powers to make final decisions. **(The idea of corruption complaints indicates the issue of very few scholarships among many needy students? P.7 suggestion: universal distribution in one area not spread to many zones as was the case.)**

Parents

1. **Poverty** and **academic performance** as key factors. Consistent with all the other participants.
2. **Jealousy** and **dissatisfaction** from other parents

Document review

1. **Poverty** and **orphanhood** as selection criteria
2. **Stakeholder involvement** in the selection process as critical
3. **The use of the selection** form but no mention among participants. **???? why** (discuss this)

Scholarship delivery

Students

1. Consistent about the **package** and **indifferent** to total value of scholarship
2. Some items such as shoes sometimes not delivered when sent for correct size.

Mentors

1. Distribution by **Public ceremony** to achieve **transparency** and **accountability**
2. **Non-delivery** of some items such as **shoes** is a **discrepancy**
3. Did not know the cost. Unlike the students these seemed to care about the value evidenced through estimates but no one had the courage to ask project officials. **Public ceremony** induced sense of **trust**
4. **Follow up visits** to ensure use. Seemed encouraged **sharing of items. Cultural norm** when it comes to food.
5. **Abuse** of items by some guardians.
6. **Token of thanks** issue (can discuss it in reference to chiefs and parents responses)

Parents

1. Distribution by **public ceremony**
2. A **token of thanks** acknowledged as long as it was not scholarship materials. Parents feared the law but culturally it's the norm to thank someone. Discuss what this does to poor families who take out something like produce to thank someone who is already better off.

Document review

1. **Scholarship package materials** consistent with participants and also **public distribution**

Impact on access and persistence

Students (who persisted)

1. **Internal motivation** a major factor for persistence and **scholarship as reinforcement mechanism**.*****
2. **Effective mentoring program** and **good living conditions** at home helped students persist.

Students (who dropped out)

1. Girls dropped out because of hardships (**desperate situations**), and by choice (**lack of motivation**).
2. Girls dropped out by mistake (**human error**). Pregnancy came about due to **lack of role models, over-age**, and **peer pressure**.
3. Girls dropped out because of **poor living conditions** (guardian influence), **lack of self-esteem** by students and from mentors' comments (**ineffective mentoring program**). Discuss the "**double-edged sword mentoring program**" as an interesting finding.
4. **Remorsefulness** of students suggests what?

Students (whose scholarship withdrawn)

1. **Frustration, over-age** and **low morale** seemed to have caused one girl drop out.
2. **Accepting responsibility** and **having somewhere to lean on** helped girl persist despite in absence of scholarship
3. Withdrawal of scholarship impacted students **differently (drop out vs persisted)**

Mentors

1. Mentors praised the program for helping girls persist but acknowledged drop out as a big challenge.
2. Factors that helped success are **effective mentoring program** (consistent with persisting students) and use of withdrawal policy as a **threat** to push students work harder.
3. Factors causing drop out are **guardian's negative influence, personal choice** (misguided facts about rights), involved in **family small businesses** and **scholarship unintended consequences** (dressing well attracting men) . (discuss the family business issue in line to Todaro's book)

Headteachers

1. Scholarship helped those who were hard working. **Re-enforcement ******* (main argument?)
2. Acknowledged drop out as a biggest challenge and states factors such as: **lack of parents' support, student's personal choice, unfavorable living conditions**.

Parents

1. Praised the program for helping girls persist but alluded this not to scholarship alone but also **personal motivation** and **parental encouragement**. So scholarship as a **re-enforcement factor*******main argument.

Document review

2. **Praised the program** as having helped girls persist. Mentioned **effective mentoring program** as a contributing factor. Display figures to show drop out of **0.84%**
3. Full of success stories and **one story** as told by participants
4. **Acknowledged drop out** but **downplayed** it by robust mentoring program. (typical project's report) discuss

Cohort-tracking

1. Showed substantial **cohort drop out rates** which is contrary to the downplay in the reports but consistent with my impression of field research finding. However national data could be obscuring what actually happened in individual places like Zomba rural (Discuss this and recommend further research)

Community's reaction to the program

1. **Positive reaction** as this was seen as a **favor**. "You do not say anything bad for something given to you for free" can discuss this element of **favor** and **community's position**
2. Modest adjustment of **frequency of materials** and **mentor's transport**.

Sustainability of the program

1. Communities are not able to sustain the program because they feel **too poor** to do anything, **lack of co-operation** from parents who think their children will not benefit, and the **dependency syndrome** (feels they should be the ones assisted)
2. **Fund-raising efforts** observed but met with **resistance** to go on.

Document review

1. Mentioned efforts to **fund-raise** but silent on real **sustainability** of the program

APPENDIX G

CONSENT FOR VOLUNTARY PARTICIPATION

I volunteer to participate in this qualitative study and I understand that:

1. I will be interviewed by Abraham Sineta in an open face-to-face interview about the Ambassadors scholarship program implemented in my area.
2. The questions I will be answering address my views on issues related to Ambassadors Girls Scholarship program which I participated in its implementation as a Parent/School management committee member/PTA member/ Chief/Primary Education advisor/Mentor. I understand that the primary purpose of this research is to identify issues that surfaced in order to plan better similar programs in future.
3. The interview will be tape recorded to facilitate data analysis.
4. My identity will be protected at all times. My name will not be used in any of the writing or during public defense. Nowhere in this study will I be identified personally.
5. I may withdraw from part or all of this study at anytime without prejudice.
6. I have the right to review the report prior to the final defense or other publication.
7. I understand that the results of this study will form Abraham Sineta's doctoral dissertation and will be presented at a public defense.
8. I am free to participate or not to participate without prejudice.

Researcher's Name

Participant's Name

Date

Date

Adapted from SOE sample

APPENDIX H

LETTER OF CONSENT

.....

.....

Dear Sir/Madam

I am a graduate student at the University Of Massachusetts School Of Education. One of the requirements of my degree program is to write a dissertation based on field research. In my dissertation, I am looking at the Ambassadors Girls Scholarship program as a case study. I am asking that you to participate in this study as an informant. I am interested in learning more about how the program worked and issues that came out as a result of its implementation.

Your participation will entail one face-to-face interview lasting about one hour. I will tape record the interview to facilitate data analysis. The topics I will want to explore in the interview include the process of identifying beneficiaries, how communities received the program, and issues of sustainability among other things.

You will also be free to withdraw your participation from the study at anytime without notice.

In the report that I write, my committee comprising Professors: David Evans, Sharon Rallis, Joe Berger and Joya Misra other than me will be the key people to read. I will protect both your identity and that of your department by giving you pseudonyms. You should understand, however, that I will quote directly from our interviews but will not use your name in any part of the report. The report will also be disseminated at a public defense in June or July 2011 at the University of Massachusetts Amherst.

You have the right to review the report prior to final defense or other publications.

I appreciate your willingness to give your time to this study and helping me learn more about the scholarship program. If you have any questions, please feel free to ask me, or to call my Advisor Prof. David Evans at 545-4377.

Thank you,

Abraham Sineta (Ed.D Student)

APPENDIX I

MEMO OF PRELIMINARY THOUGHTS ABOUT THE TOPIC

MEMO 1—prior experience and what comes to mind----- Goals

DATE: 04/23/2010

When I think of my experience in my job working as a district education manager on issues of financing education, the following things come to my mind: poverty, access to education, fairness (equity), Budget constraints, quality of education, financing programs (sustainability), impact of conditional cash transfers, do they really help? Do we really need demand-side financing amidst very poor quality schools, when do we say it's not school quality that is preventing children from enrolling, how much of the parents beliefs really prevent them from sending children to school versus the idea of poverty? Is it poverty or culture or see no value in schooling?

From my experience I feel Poverty really is hampering the poor from enrolling in school or persisting. Poor families living on subsistence do not see the need of continuing in school when they have such pressing issues e.g. food and clothing. Even if there is some help, the poor families may not know about it. In some cases the allocation of bursaries is political other than need. Political fairness/unfairness is the goal. Sometimes the poor do not what is happening or what to do to get help.

Also the imposing of conditions of doing well in school seems to crash the poor special needs children who are struggling to learn because of poverty,

How exactly do households make decisions about schooling in the midst of very low employment rates. Going to school, for what purpose? Why sacrifice when I know the child will not get a good job. How much of decisions to drop out is really caused by poverty? What incentives for the poor to pursue education or not?

I am torn between program evaluate or explore how poor households make decisions whether to enroll kids or not? Is it poverty? Or something beyond poverty? USE PAGE 123 of Maxwell. Also proposal section in general.

IDEA:

Conditional cash transfers are based on the theory that the poor do not go to school because of high opportunity costs (poverty) so by proving them with a transfer then the parents will have an incentive to send kids to school and persist.

My Argument: However in developing countries like Malawi, I am not exactly sure how this plays out with the view that most people in the rural areas are poor or perceive themselves to be poor. The questions I would like to answer are:

- What are the dynamics of this amidst the majority being poor?
- How does this play out in addressing poverty?
- How do the communities view a transfer?
- How did it impact on enrolments?
- What are the views of the community regarding a cash transfer? How different are the views of parents whose children benefit and those who did not benefit?
- CONDITIONAL CASH TRANSFERS THROUGH THE LENS OF GIRLS SCHOLARSHIP PROGRAM IN MALAWI.
- How did communities respond to this incentive?
- What are the forms of inclusion and exclusion that emerged out of this program implantation?
- What was the impact of the program on access and retention?
- WHAT don't I know or Understand but feel I must before solving a practical problem? This is the RESEARCH PROBLEM.
- I am studying the processes of cash transfers in education financing programs aimed at helping out the poor to access and persist in basic education because I want to understand the complexities and challenges involved, in order to help policy makers develop better and effective programs for poor communities.
- I am studying about the complexities of scholarship programs in poor countries because I want to understand the nature of the issues involved, in order to help policy makers design effective financing programs for poor communities.
- I am working on the dynamics of conditional cash transfers in the midst of extreme poverty, because I want to find out how communities respond to such incentives, in order to enhance the impact of such programs in improving access and retention of poor children including girls.
- I am studying the processes involved in a scholarship program because I want to understand the nature of issues that emerged in its implementation, in-order to help

policy makers and program designers determine ways of enhancing the effectiveness of future similar programs.

- I am studying the perceptions of communities to cash incentives/scholarships as a way to help improve access and retention of poor students, because I want to learn the extent to which such incentives go in pushing communities to send and maintain children in school, in-order to determine ways of maximizing the use of such financing strategies among poor communities.
- I am studying community response/reaction to scholarship program activities: because I want to understand the dynamics that emerged among The poor communities because of the program, in-order to determine what worked or not worked, in-order improve future programs.
- I am studying about the complexities of conditional cash transfers in poor countries because I want to understand the nature of the issues involved, in order to help policy makers design effective financing programs for poor communities.

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